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THE SATURDAY EVENING POST

An Illustrated Weekly
Founded Ao Dr 1728 by Benj. Franklin

JANUARY 15, 1916 5c. THE COPY

In This Number

Edgar Franklin—Will Payne—H. G. Wells—Charles E. Van Loan—James H. Collins
Irvin S. Cobb—Samuel G. Blythe—Arthur Stringer—Pelham Grenville Wodehouse

PRINCE ALBERT

the national joy smoke

IF every smoker knew the merits of Prince Albert they'd beat-it-quick for the toppy red bag, selling for 5c; or the tidy red tin, which is handed you for a dime. For Prince Albert doles out enjoyment that makes men sit up and take notice! When you smoke P. A. right along you'll realize that the patented process puts it in a distinctive class! And as you get to know Prince Albert better, you'll want bigger supplies at home and at the office. Then, you buy the handsome pound and half-pound tin humidor—or, that classy pound crystal-glass humidor, with sponge-moistener top that keeps P. A. in such fine fettle ALWAYS!

See how this listens to your smokeappetite!

For, Prince Albert tobacco will jam you so chock-a-block-full of tobacco joy you'll fire-up every-little-so-often!

And that enthusiasm *will come to you* as sure and as mighty-natural-like as you hitch your smokeappetite to P. A.!

For, you are firing-up tobacco with the quality that combines *all* the pleasures any man ever figured-out could be dug from a smoke! The patented process fixes that—and cuts out bite and parch!

And the deeper and longer-enduring that smoke-grouch, riper the time is to cut-loose-wide-open like a flash! For *Prince Albert paves the way!* If *you have* an old jimmy pipe shelved, you get it fired-up with P. A.! Because you *can* smoke a pipe and enjoy it all the time if you pin your faith to the P. A. standard! It certainly will contribute a lot of satisfaction, and *home*-content, and *work*-content to any red-blooded man!

That's because *Prince Albert is right*—right in flavor, in coolness, in fragrance! And *it will not* bite or parch! You smoke your fill of P. A. without a comeback—*it leaves such a friendly feeling!*

Watch your step!

It's an easy matter to imitate the size and even the color of the Prince Albert tidy red tin, *but it is impossible* to imitate the quality and flavor of Prince Albert tobacco! The patented process protects that! *Prince Albert has no near relations!* Get the idea?

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R. J. REYNOLDS TOBACCO COMPANY, Winston-Salem, N. C.

Count the *Raisins!*

Here's a reproduction from a *photograph* of California Raisin Bread, *with from ten to fifteen rich, plump, seeded Sun-Maid* raisins *in each slice!* In *quality* raisin bread raisins are *plentiful.*

The boys and girls and men of *your* family are looking for big, luscious, meaty raisins, *just like these,* in a dainty loaf of bread made *just like this.* And they're looking for *plenty* of these good raisins.

Their ideal bread is 'round the corner *now*—at first-class grocery stores and bakeries—fresh from your city's cleanest and most modern ovens, and all ready for your table.

Ask *your* dealer—say "California Raisin Bread made with Sun-Maid Raisins." * * *

Sun-Maid Raisins are concentrated nutriment—healthful fruit-food. So this bread is both good and *good for* the entire family. Raisins are Nature's confections. No need to deny the children *these* fine, pure sweets.

California Raisin Bread

made with SUN-MAID *Raisins*

Buy the Sun-Maid Brand of raisins for home use at any first-class grocer's store. Sun-Maid Raisins are sun-cured California grapes—white Muscatels, a kind too tender to ship fresh to the markets. You'll always use this kind. Write for free recipe book containing scores of raisin-food suggestions.

Raisins because of their high food value are one of the cheapest of all foods.

Price not over 15c per pound

CALIFORNIA ASSOCIATED RAISIN COMPANY

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THE keynote of the vivid life of today is practical luxury—not the silken self-indulgence of past and degenerate ages but the studied planning to get the utmost of comfort and ease which life can bestow. Yet restraint must be served and shrewd American common sense withal.

A true exemplar of this spirit, this New SERIES 17 Studebaker 4-cylinder Car stands as the embodiment of all that is finest and best among American ideals—beautiful without ostentation, powerful without surplusage—breathing quality in every line that meets the eye and in the most exacting scrutiny of every part.

In price this new Studebaker meets the commendable insistence that full value should not mean excessive cost—eight hundred and forty-five dollars is surely moderate for such a car as this—and a price that only greatly increased volume and efficient, highly organized facilities such as Studebaker's can make a FACT.

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Roadster, 3-passenger	825
Landau-Roadster, 3-passenger	1145

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Landau-Roadster, 3-passenger	1465

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Roadster, 3-passenger	1365
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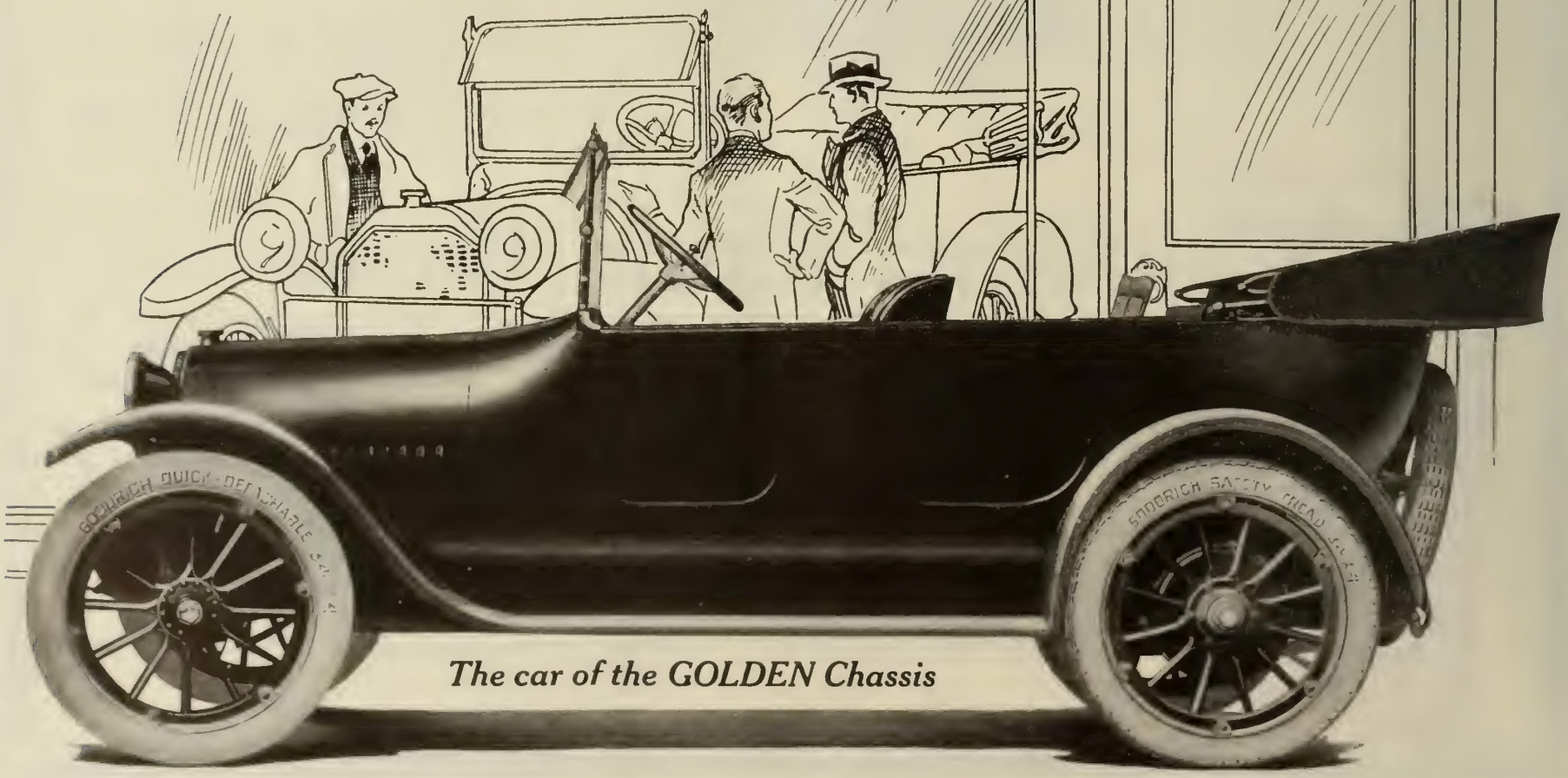

The car of the GOLDEN Chassis

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THE BREAKER

By ARTHUR STRINGER

ILLUSTRATED BY WILL GREFÉ

"Would You Mind Waiting a Minute or Two? I'm Afraid There's Somebody Outside"

WIDDER was a failure. And Widder, with the salt-and-pepper beginning to show above his ears, no longer made any effort to blink that fact. For he saw that he had come to accept the conditions of failure, to accept them impassively, as a man emerging from a fever accepts weakness.

It was useless now even to worry about it. He had lost the habit of thinking ahead. By limiting his ambitions, he found, he no longer affronted his pride. He had become a time-marker. He found life too tumultuous a tide to battle against. It was more comfortable to drift along with the current, snatching at what the back-currents of existence left within his reach.

There were times when his sense of failure was more poignant than at others. But if he was not actively and aggressively happy, he was not altogether unhappy. Time had taught him that he could always have a roof over his head, a roof of some sort, and two meals and a free-lunch tide-over every day, and enough clothes from the residuary Rialto of Seventh Avenue to keep him warm, to say nothing of the luxury of a penny evening paper to keep him in touch with life and romance, and an occasional rainy day in the public library to keep him posted as to the mechanical inventions of his luckier confreres.

In other words, Widder was respectably pauperized. The accumulation of stores was no longer essential to his scheme of life. He was as improvident as a park squirrel, with his instinct for garnering vitiated. For no matter how long the lean spells and the cold of winter, somewhere in a great city there were always casual hands to sustain his brisk incompetency.

Widder knew he was a failure, because he had become reconciled to the compromises of failure. If he had succeeded in feathering a nest of his own, it was a nest not worth the feathering. He no longer beat against the bars of his cage. His captivity was that confirmed captivity of the spirit which restrained him from seeking freedom even when the door stood open. For Widder no longer rebelled against the thought of his top-floor den in a dilapidated East Twenty-fourth Street rooming house, or at the consciousness of washing and drying his own underwear, or at the memory that many of his less meager meals were cooked by his own hand.

The cooking of his own meals, in fact, was the perpetuation of a sort of personal triumph for Widder, in that arid rooming house where the edict of Mrs. Feeney ordained there should be neither breakfasting nor supping above-stairs. And woe betide the lodger who essayed gustatory audacities over any of her gas jets and brought that gross and asthmatic figure up from her own Plutonian regions, whence issued, day by day, the ever provocative odor of fried bacon and boiling cabbage! But with Widder in his aerie at the top of the house it was somewhat different. For nearly two years ago, when Widder had taken that top-floor front, he had come with all the earmarks of a "permanent," and the astute Mrs. Feeney had sacrificed principle on the altar of expediency. Her abhorrence of transients, who as often as not were fly-by-nights given to screwing empty trunks to the floor and leaving poolroom slips behind the washstand, was immutable and immovable. She had a weakness for lodgers who carried open and unmistakable signs of anchorage. So when Widder and his wagonload of traps moved in she was prepared to make concessions.

A man with two trunks, and a canary cage, and an iron-bound carpenter's chest, and racks and tripods and a barrel of photographic plates, and a vise and anvil combined, and boxes of odd-looking models, and bottles of hypo and acids and paint mixtures, and heaven knows what, seemed a man likely to put up with a leaky roof and a room without heat. Widder, in fact, had promptly and neatly soldered a piece of tin over the leak in the roof, being a handy man with tools, for—although at that particular time in the ebb tide of his efforts as a commercial photographer—he still technically designated himself as an inventor.

So sweeping, indeed, were Mrs. Feeney's concessions that she allowed her new lodger to cut a door between the top-floor front and what she still perversely called the skylight room, although for the latter room she exacted a rent of six dollars a month, notwithstanding the fact that the sealing up of its skylight had for two years' time left it quite untenable. This, Widder had explained, in pensively persuading her to let him pipe running water into that abode of darkness, would be just the place for developing his plates and pursuing his experiments in mechanics. And before winter set in he had given an Italian two dollars to install a ruinous grate and mantel, carried bodily from a neighboring house in the hands of "wreckers," into the empty fireplace of his own bleak-walled living room.

This innovation was endured, however, only after a distinct understanding with Mrs. Feeney that the aforementioned grate and mantel, once installed, were to remain where they had been put, no matter what became of Widder himself. When Mrs. Feeney darkly hinted at the danger of fire Widder triumphantly demonstrated the merits of Widder's Fireproof Paint, showing how even cigar boxes, once covered with his invention, stubbornly and persistently refused to be incinerated. So impressed was Mrs. Feeney with this seeming miracle that, in a moment of weakness, she extended to Widder permission to do a bit of cooking, provided he paid for the installation of his own meter and the use of his own gas. Yet this generous concession was achieved only after Widder had assuaged Mrs. Feeney's fixed apprehension as to mice and rats with the confident declaration that he could make a trap to catch any rat or mouse that so much as showed its nose above the third floor. The new lodger even explained that he preferred keeping his own quarters in order with his own hands, provided a rubbish box was left in the hall immediately outside his door.

Through the material matutinally carried belowstairs from this rubbish-box, however, Mrs. Feeney prospected both eagerly and assiduously, cradling and sifting it as patiently as a placer miner washes his Klondike sand for a speck of color. But outside of divers signs attesting that Widder's cooking activities were more extensive than he had implied, she found nothing to confirm her earlier suspicion that this top-floor lodger was a bomb maker secretly devoted to the fashioning of high explosives. So Widder stayed on.

The roots of Widder's existence, in fact, struck deeper and deeper into that top-floor room, for with it he seemed finally able to solve life's final problem. He learned to live

meagerly on what proved to be meager earnings. He had, almost without knowing it, achieved a sort of philosophic calm which inured him to the daily attritions of penury. It was not so much that he was without motor power as it was that he stood without incentive. The schemers and climbers of life all had something to scheme and climb for. Widder was alone in the world. His wants were few. When his work as a commercial photographer no longer proved profitable he pensively directed his attention to the retailing of wall maps and then to the peddling of a patented gas jet which, according to the circular that accompanied it, saved eighty per cent in gas consumption. Widder suspected that it did not save six per cent; but people accepted it, for people were romantically inclined and, being ever hopeful of miracles, were ever open to being hoodwinked. And when the gas jet was no longer profitable it became an egg beater, and the egg beater was in time displaced by an instantaneous tap filter that made Croton as clear as crystal and saved you from swallowing germs which one glance at the pamphlet pictures promptly persuaded you were as malignant to the human system as they were repulsive to the human eye.

Yet gas jets and egg beaters and tap filters had kept the pot boiling, and once a month, in cold weather, a quarter of a ton of coal was carried up and packed away in the lidded box with the corduroy-cushion top, and shoes were half-soled, and a larder replenished, and cuttle bone bought for the canary hung in the bit of sunlight which showed at the window on a clear day. He liked very much to hear the singing of that blithe-hearted little bird, for it was a true Harz Mountain canary and not one of the dyed sparrows that Sixth Avenue peddlers dispose of to the unwary. He liked those bird notes almost as much as he liked the mellow chime from the Metropolitan Tower, which he could always hear.

But there were times when he stared in puzzled reproof at that little yellow-feathered singer, seeming conscious of the fact that it was in some way a seal on his failure, a tacit avowal of subjugation, an acknowledgment of resignation, like a flower plot in which prisoners become forlornly interested. Moods such as this, however, never stayed long with him, for he had the habit of somewhat optimistically assuring himself that he was one man in a million, merely to have a roof over his head. He even consorted with a ghostly sense of well-being when his fire was lighted of a winter night and he compared himself with his neighbors, since that mansion of Mrs. Feeney's stood strangely like a second Mount Ætna, luxuriant enough at its base perhaps, but betraying ever-increasing sterility as one ascended, until at the fourth floor, with the exception of Widder's tight-walled crater of warmth, its arctic baldness marked it as a peak of eternal impoverishment.

Troubled and brief, as a rule, were the lodgments in the two rooms at the back, and especially in the little hall room whose open door stared so wistfully into the open door of Widder's abode, since privacy in a hall room can be purchased only at the price of warmth denied.

It was at the beginning of his second winter in the top-floor front that the great event of all Widder's life occurred. It came, as so many of life's great events seem to come, from a clear sky, without warning, without a tub thumper to proclaim its imminence. And with its arrival Widder felt that he and Romance had in some way joined hands. He may have been a mere snag in the current of city life, but thereafter it was a snag beside which the Lorelei were known to have sung. He suddenly found himself living cheek by jowl with Adventure. Even the fixed star of his fireproof paint's success, which was always with him because it was always so remote, seemed eclipsed by the radiance of this more meteoric event.

For hidden away in his cat-eyed little dark room, behind the double lock and key of his iron-bound carpenter's chest, lurked a vast hazard. There, so close to his bottles of hypo and his plate racks and the models that crowded his acid-stained worktable, waited a current of high emprise which could be turned on, if he chose, as easily as he turned on his water tap. There it lurked, giving a secret dignity to his quiet-eyed and ineradicable humility, touching with the wine glow of perilous days his pensive and patient habit of self-deprecation. And what it was and how it came there is not altogether unworthy of record.

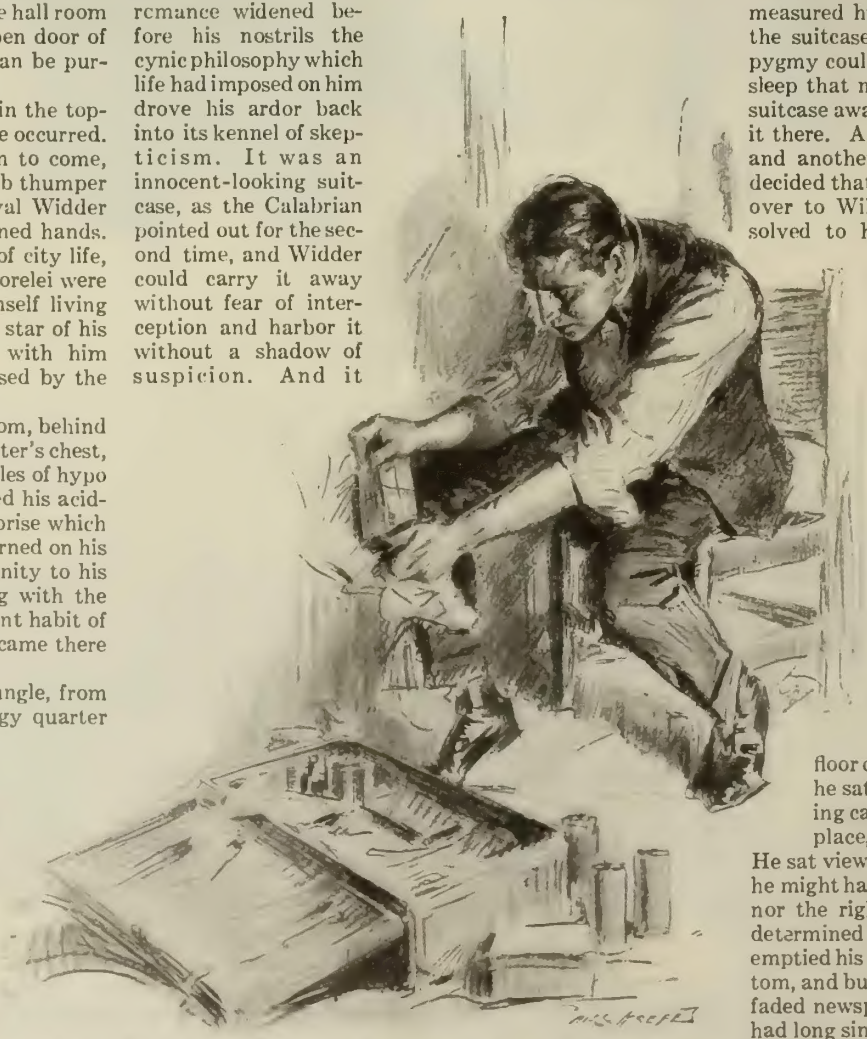
It sprang out on him, like a tiger out of a jungle, from the dingy door of a dingy tenement of a dingy quarter of Williamsburg. Having "worked" Brooklyn with his patented tap filter, which could be bought from the jobbers along with a district right for fifteen cents apiece and peddled out at the rate of a dollar each, he patiently and pensively entered the more northerly district plumed by the factory chimneys that shrouded the Williamsburg Bridge from the rising sun. He worked dispiritedly but not despairingly, for he realized that one sale a day meant safety and three sales a day spelt munificence, although there were, indeed, days when entire suburban districts united in their distrust of a filter that could be attached to any tap without materially affecting its flow. From door to door he went with gentle doggedness, accepting defeat without bitterness and rebuffs without complaint.

It was at the end of an empty and altogether unprofitable morning that a door, not unlike the two hundred humdrum doors at which he had already applied, finally opened in answer to his knock. Widder, as was his wont, artfully advanced his right foot, thus gently interposing an obstacle against the inopportune shutting of that door. But the maneuver in this instance was unnecessary, for the hollow-cheeked Calabrian who occupied the flat not only examined Widder's tap filter with interest, but invited the mild-eyed peddler into his little dining room. There, after more talk over Widder's mechanical marvel in particular and the vicissitudes of house-to-house canvassing in general, the Calabrian not only bought a filter for one dollar but extended to his visitor an invitation to join him in his midday dinner. That alone would have made it a red-letter day for Widder. But during that meal of macaroni drenched with tomato sauce, and washed down with half a bottle of rather tepid Marsala, the Calabrian had watched his visitor closely and questioned him pointedly. Life, it was plain to see, had treated Widder none too handsomely. And when two rat-tailed cigars were handed out, the Calabrian even hinted that there were easier ways of making money than peddling tap filters.

Widder, with his tongue a little loosened by the tepid Marsala, thereupon resounded the possibilities of his fireproof paint, and his collapsible shoe-tree and razor-blade sharpener and music-sheet turner. But there was easier money, his host still proclaimed, than trying to market new inventions. When Widder meekly asked what this might be, the Calabrian slapped his leg—in a bandage from acid burns, he had explained—and declared the pensive-eyed filter peddler as exactly the type of man he wanted. And when Widder for the second time asked what this declaration might mean he was told that it would all be made plain at the proper hour. On the following day, when he came back, everything would be explained.

Widder went back. He went back because the dragnet of the unusual compelled him to go back. But the Calabrian still temporized and cross-questioned and talked airily of easy money, of money enough to sink a ship. The time, however, was not right for particulars. There were certain enemies who must not be forgotten. It would take a few days more to make sure that the coast was clear. And in the meantime an offer was an offer. If Widder would carry home a suitcase and take care of it for a week the Calabrian would buy his entire stock of twelve tap filters for twelve good dollars. Then, when the coast was clear, they could get down to business. The Calabrian would come to Widder's room and talk things over.

Widder, as he stood viewing the suitcase in question, scarcely knew what to say. Even while the aroma of romance widened before his nostrils the cynic philosophy which life had imposed on him drove his ardor back into its kennel of skepticism. It was an innocent-looking suitcase, as the Calabrian pointed out for the second time, and Widder could carry it away without fear of interception and harbor it without a shadow of suspicion. And it would be a test. It would prove that Widder was the sort of man he wanted. And if there were anything wrong about carrying a suitcase into New York, why, what a beehive of evil, for example, the Grand Central Terminal must be! That was what suitcases were made for—to be carried. And not many men got twelve good dollars for carrying one.



Twenty-Four Thousand Dollars—More Money Than He Had Ever Seen In All His Life

It was probably the hazard of the thing, rather than the unprecedented sale of twelve tap filters, that appealed to Widder's imagination. He finally consented to take the suitcase and keep it until the Calabrian called for it. Yet as he lugged it to a street car and sat with it between his knees as he sped homeward across the Williamsburg Bridge high above the housetops and the crawling East River shipping, he felt that he was in some way a marked man. When a second passenger crowded in beside him he even tingled with secret apprehension, and it was not often that the mice feet of alarm scampered up and down Widder's sedentary body. Why he was apprehensive he could not quite say. Nor could he say just why there was a distinct overtone of pleasure to those primarily disturbing excitements. But for the first time in his life he felt he was a fellow passenger with peril. A ruddier light in some way flared across the gray tenor of his monotonous days.

It was not until the second day that he began to worry about the suitcase. Then, for the twentieth time, he looked it over. It was a large-sized case of yellow cowhide, and its heaviness told him that it was well filled. But what it held he had no means of knowing. There was nothing equivocal about its lock. A hammer and chisel, of course, could demolish that fastening, just as a razor blade could have cut away the entire cowhide and canvas side of the case. But that, naturally, was not to be thought of. So once again Widder turned the suitcase over and over, and weighed it in his hand, and stood it up on his table. Then he sat studiously contemplating it, as though by staring at it he might finally come into some miraculous power of X-raying its contents.

Then the thought flashed through him that it might be packed with stolen silverware, and, this being traced, would surely lead him to being charged with being an accessory after the fact. Or it might be packed with nitroglycerine or an infernal machine. Then an even more disturbing possibility took possession of his mind as he got up to light the gas. What was to prevent it from being—he hesitated, even, over articulating the thought—a dismembered human body? More than once his penny evening paper had told of such things, and had even printed corroborative photographic evidence, over which he had often enough pored with indifferent and half-incredulous eyes. They were, he remembered, invariably designated as Trunk Murders. And if there were trunk murders, why could there not also be suitcase murders?

Widder turned the gas a little higher. Then, having measured his own meager dimensions in comparison with the suitcase's, he saw, with a sigh of relief, that even a pygmy could not be fitted into such a receptacle. But his sleep that night was not peaceful, even after stowing the suitcase away in his carpenter's chest and carefully locking it there. And after another day of disquieting theorizing and another night of even more disquieting dreams, he decided that he had had enough of mystery. He journeyed over to Williamsburg to have that mystery solved, and solved to his own satisfaction. Otherwise the suitcase would have to be taken out of his possession and taken at once. Unless he could be given either a key or some definite knowledge of what the thing held, the compact would have to be called off. That much he intended to insist upon.

Yet he insisted on no such thing. For he found the Calabrian's street door surrounded by a crowd, who explained that an Italian "coiner" had shot a Treasury Department detective during a raid on his quarters, and would inevitably go to Sing Sing for life.

"And if the cop croaks he'll sure get the chair!" grimly announced an unshaven citizen close to Widder's elbow.

Widder filtered away through that crowd as quickly as water through one of his own tap strainers. He vanished promptly and discreetly from the neighborhood and returned palpitating to the haven of his top-floor quarters, where, having securely locked his door, he sat down and tried to think it all out. Then, having cautiously disinterred the suitcase from its hiding place, he sat viewing it with more concern than ever. He sat viewing it, in fact, with something akin to hatred, as he might have viewed a snake that he had neither the power nor the right to kill. But being unable to banish it, he determined that it should at least be kept caged. So he emptied his carpenter's chest, placed the suitcase in the bottom, and buried it under an array of photograph plates, and faded newspapers, and empty bottles, and underwear that had long since been put on the retired list. Then he double locked the chest, secreted it under his worktable, and made assurance trebly sure by even locking his dark-room door.

Then he waited. Day by day he waited, pausing apprehensively at every footstep that sounded on Mrs. Feeney's stairways and on the street, shrinking inwardly at every stranger who for the second time might happen to glance in his direction. And, in the meantime, he scanned his evening paper meticulously, column by laborious column, wondering why the wheels of the law should move so slowly. But as week by uneventful week dragged by and no hand was laid accusingly on his shoulder his apprehensions gradually subsided. He got so he could once more step down into East Twenty-fourth Street without even changing color, and pass a policeman without holding his breath. Yet the tension was not entirely relaxed until he finally read of the sentencing of the counterfeiter, Nicolo Piazzia, to life imprisonment, with a sufficiently detailed recapitulation of the case to leave no doubt in Widder's mind as to the identity of the criminal.

So vast, indeed, was the former's relief at this news that he promptly and determinedly unearthed the suitcase, and with it started for a Fourth Avenue basement locksmith with whom he had more than once done business in the past. It would be easy enough, he concluded, to tell this locksmith that he had lost the key to his traveling bag. But on Mrs. Feeney's front steps he came abruptly to a stop, suddenly realizing that having a key fitted to that lock implied that the key would have to be tried. And the end of any such trial, he remembered, would mean the opening of the suitcase itself. That, concluded Widder, involved risks that he had neither the intention nor the courage to face. So he went dejectedly back to his top-floor room, locked himself in, and once more sat in a brown study before that enigmatic receptacle that still spelt for him a great Perhaps.

He pondered the matter for several hours. By midnight curiosity had overcome his last scruples. He quietly filed down the point of a buttonhook and started to work on the suitcase lock.

It took him some time. But in the end he was able to pick the lock and open the case.

Widder sat for several minutes without moving, staring down at the contents of that suitcase. He was trembling a little. And it took him some time, he found, to digest his discovery. It was, on the whole, the most dramatic moment of all Widder's meager life.

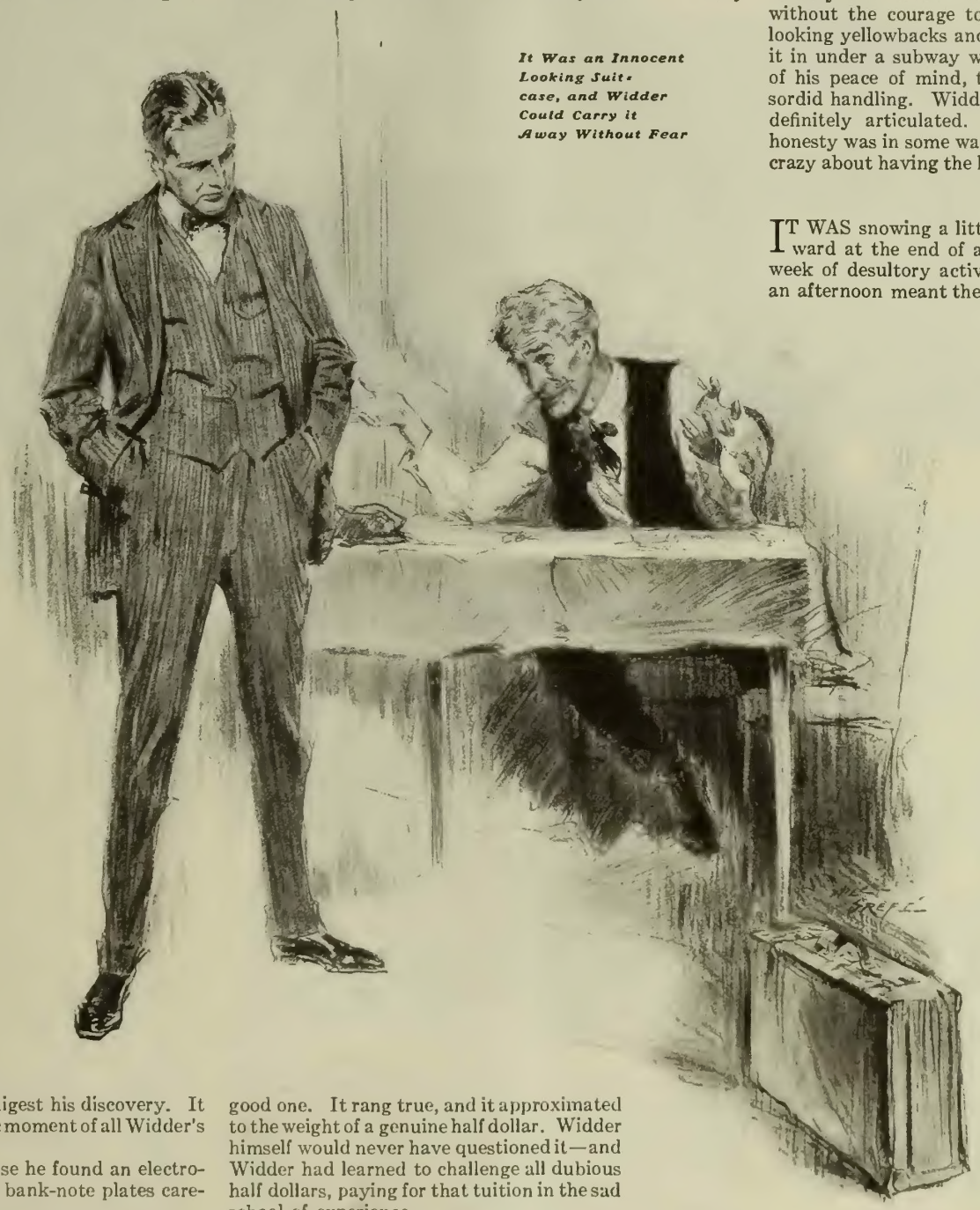
For in that compactly packed case he found an electro-bath and several dry cells and two bank-note plates carefully wrapped in tinfoil.

Then came a bottle of cyanide of potassium, four tubes of colored ink, two fine files, and a melting pot wrapped up in an Italian newspaper. Then came two plaster-of-Paris coin molds, a cardboard box filled with a silvery-white metallic substance which he recognized as antimony, a cigar box nearly filled with tin, and several pounds of bar lead wrapped in paper.

But what made Widder actually catch his breath was a collection of six compact columns wrapped in Manila paper, which, upon investigation, proved to be three hundred and sixty freshly minted half dollars. Beside these he found a compact bale of oddly tinted paper which, when untied, brought Widder's heart suddenly up into his mouth. For this bale, he found, was made up of twelve smaller packages neatly corded together; and each package, he soon discovered, held exactly one hundred yellowbacks, one hundred bank notes, all in the denomination of twenty. That, Widder computed, meant twenty-four thousand dollars, not counting the one hundred and eighty dollars in silver. And that was more money than he had ever seen in all his life.

It was counterfeit, of course. It had to be counterfeit. There was no chance of its being anything else. But those yellowbacks looked startlingly like all other twenty-dollar bills that he had ever seen, and even being able to sit and stare at them left Widder a little light-headed. If it was not wealth it was at least a persuasively theatrical representation of wealth. And people have thrilled, long before Widder did, at well-staged imitations of reality.

The imitations before him, he decided, were remarkably well done. Nothing about the yellowbacks openly proclaimed them as counterfeit. They satisfied the eye and felt authentic to the finger. As for the coins, there was no doubt about their trickiness. They were a mold product, he knew, yet their edges were as sharp and clear as though freshly cut by a Federal die. The two fine files, he was mechanic enough to suspect, had been used to retouch their milling and cut away the mold drag where the hot metal had been poured into the plaster-of-Paris form. And after that, undoubtedly, the entire coin had been subjected to an acid wash to sharpen it up. And the alloy itself was a very good one. It rang true, and it approximated to the weight of a genuine half dollar. Widder himself would never have questioned it—and Widder had learned to challenge all dubious half dollars, paying for that tuition in the sad school of experience.



It Was an Innocent Looking Suitcase, and Widder Could Carry it Away Without Fear

The next day Widder examined the plates and the colored inks. Having done so, he realized that with a hand press he could turn out several hundred of them a day. And before the week was out he attached the melting pot to his gas cooker, and experimented with alloys, and made a mold or two in the plaster forms, and reinvestigated the mysteries of electroplating. At the end of this work he awakened to the fact that Fate had thrust upon him the power of being the King Midas of Twenty-fourth Street.

If there was something intoxicating in that thought there was also something intimidating. It involved vistas too big for his imagination. It gave him little chills up and down the spine, and after thinking it over for an hour or two he carefully gathered up his newly made coins of alloy and reconsigned them to his melting pot. And with their reduction to base metal there returned to him a shadowy yet indisputable sense of peace. Then he repacked the suitcase and stowed it carefully away in its hiding place. The next morning he once more started on his rounds as a peddler of tap filters. He realized, as he went doggedly back to work, that he had many days of lost time to make up. Yet eight laborious hours of enlarging on the virtues of his filter resulted in only one sale. Honest money, Widder remembered, was not so easy to make.

During all his labors, however, he still carried with him the memory of that hidden wealth. It was something to have up one's sleeve, something to come home to. Merely to nurse the knowledge of so vast a fortune proved a phantasmal consolation. It threw a halo of adventure over the humdrum grayness of things. If it no longer thrilled him as it had done in the earlier days of its possession, it still endowed him with a perverse sense of fortitude as he reckoned up his weekly accounts and by much ingenuity and industry managed to live within his legal income.

As winter deepened and the bite of the frost grew sharper it cast a vague radiance over the bleakness of existence, as an open fire lights up the emptiest of rooms. It became as ghostly an abstraction as an old love affair, not to be sullied by sordid handling. It merged into the realm of pure romance. For Widder made no attempt to use any of his hidden wealth. He was afraid to. He was without the courage to take one of those authoritative looking yellowbacks and pass it across a counter or push it in under a subway wicket. That would mean the end of his peace of mind, the sullying of an abstraction by sordid handling. Widder's code of ethics had never been definitely articulated. But he felt in his bones that honesty was in some way the best policy. And he was not crazy about having the law against him.

II

IT WAS snowing a little as Widder made his way homeward at the end of a day that had been the best in a week of desultory activities. The sale of three filters in an afternoon meant the prompt and reckless replenishing of his cupboard shelf, so, as he mounted the steps to Mrs. Feeney's rooming house and guardedly reached into his left-hand trousers pocket for his keys, he balanced on his right arm a parcel of laundry, a quart bag of sweet potatoes topped with three red onions, a can of condensed milk, a loaf of bread and a half pound of tub butter. Bulging from his pocket also were a pound of Hamburg steak and a half pound of bacon cut thin—for to Widder's way of thinking nothing was more fortifying of a sharp winter morning than the smell of frying bacon.

So familiar was he with the maneuver of effecting entrance thus encumbered that he found his keys, unlocked the door, stepped inside, and closed it with a swing of his foot, without for a moment disturbing the delicate equilibrium of the pyramid of comestibles trembling on his right arm.

His legs ached and he was glad to get home, for he had made the saddening discovery, during that afternoon's blithe snowfall, that his shoes were leaking again. And it was disheartening, in the canvassing business, to see how quickly a pair of half soles could go to the dogs. He was so glad to get home, indeed, that he found nothing obnoxious, as he mounted the worn stairs, in the perennial odor of boiled Brussels sprouts from the landlady's basement range, or in the pungent smell of the banana oil from the studio of the second-floor crayon artist who both manufactured and gilded the frames for his own masterpieces, or in the heavy aroma of Turkish cigarettes seeping from the third-floor quarters of the hydrogenated toe dancer, still blithely nursing her torn ligament and awaiting the culmination of her twenty-thousand-dollar damage suit against the King of the Big Time Circuit.

Widder was as unconscious of the heavy mustiness of the stairtreads and the heavier smell of gas-burned air about him as this same Jersey-born Russian toe dancer with the exotic, polysyllabic patronymic was unconscious of administrative upheavals in Petrograd. It was as he turned, breathing a little heavily, at the head of the last stairway that he heard a sound which for a moment arrested his attention. It was the sound of a woman crying behind a closed door.

He knew, as he came to a stop before his own door and absently fingered his key ring for the right key, that it was the new roomer in the top-floor back who was crying. Just why she should be doing this was no concern of Widder's.

But Widder, like many another man, occasionally found the audible sounds of a woman's grief not easy to endure. And he was especially disturbed by these little shaken sobs, because they were plainly made in secret, behind a closed door, and not for the benefit of immediate neighbors, as were the lamentations of Muggie Morrissey of The Musical Morrisseys, on the occasions when her lord and

(Continued on Page 49)

WHAT IS COMING—By H. G. Wells

PHOTO. FROM BROWN BROTHERS, NEW YORK CITY

The End of the War

THE prophet who emerges with the most honor from this war is Bloch. It must be fifteen or sixteen years ago since this gifted Russian made his forecast of the future. Perhaps it is more, for the French translation was certainly in existence before the Boer War. His case was that war between fairly equal antagonists must end in a deadlock because of the continually increasing defensive efficiency of intrenched infantry. This would give the defensive an advantage over the most brilliant strategy and over considerably superior numbers that would completely discourage all aggression. He concluded that war was played out.

His book was very carefully studied in Germany. As a humble follower of Bloch I did not realize this, and that failure led me into some unfortunate prophesying at the outbreak of the war. I judged Germany by the Kaiser, and by the Kaiser-worship which I saw in Berlin. I thought that he was a theatrical person who would dream of vast attacks and tremendous cavalry charges, and that he would lead Germany to be smashed against the allied defensive in the West, and to be smashed so thoroughly that the war would be over. I did not properly appreciate the more studious and more thorough Germany that was to fight behind the Kaiser and thrust him aside, the Germany we English fight now, the Ostwald-Krupp Germany of 1915. That Germany, one may now perceive, had read and thought over and thought out the Bloch problem. There was also a translation of Bloch into French. In English a portion of his book was translated for the general reader and published with a preface by the late Mr. W. T. Stead. It does not seem to have reached our military authorities, nor was it published here with an instructive intention. As an imaginative work it would have been considered worthless and impracticable.

Getting Military Science Up to Date

BUT it is manifest now that if the Belgian and French frontiers had been properly prepared—as they should have been prepared when the Germans built their strategic railways—with trenches and gun emplacements and secondary and tertiary lines, the Germans would never have got fifty miles into either France or Belgium. They would have been held at Liège and in the Ardennes. Five hundred thousand men would have held them indefinitely. But the Allies had never worked out trench warfare; they were unready for it, the Germans knew of their unreadiness, and upon this unreadiness it is quite clear they calculated. They did not reckon, it is now clear that they were right in not reckoning, the Allies as contemporary soldiers. They were going to fight a 1900 army with a 1914 army, and their whole opening scheme was based on the conviction that the Allies would not intrench. Somebody in those marvelous maxims from the Dark Ages that seem to form the chief reading of our military experts said that the army that intrenches is a defeated army. The silly dictum was repeated and repeated after the Battle of the Marne. It shows just where our military science had reached in 1914—namely, to a level a year before Bloch wrote. So the Allies retreated. For long weeks the Allies retreated out of the west of Belgium, out of the north of France, and for rather over a month there was a loose, mobile war—as if Bloch had never existed. The Germans were not fighting the 1914 pattern of war, they were fighting the 1899 pattern of war, in which direct attack, outflanking, and so on were still supposed to be possible; they were fighting confident in their overwhelming numbers, in their prepared surprise, in the unthought-out methods of their opponents. In the Victorian war that ended in the middle of September they delivered their blow, they overreached, they were successfully counterattacked on the Marne, and then abruptly—almost unfairly it seemed to our sportsmanlike conceptions—they shifted to the game played according to the very latest rules of 1914. The war did not come up to date until the Battle of the Aisne. With that the second act of the great drama began.

I do not believe that the Germans ever thought it would come up to date so soon. I believe they thought that they would hustle the French out of Paris, come right up to the Channel at Calais before the end of 1914, and then intrench, produce the submarine attack and the Zeppelins, working from Calais as a base, and that they would end the war before the spring of 1915—with the Allies still a good fifteen years behindhand. I believe the Battle of the Marne was the decisive battle of the war, in that it shattered this plan, and that the rest of the 1914 fighting was Germany's attempt to reconstruct their broken scheme in the face of an enemy who was continually getting more and more nearly up to date with the fighting. By December, Bloch, who had seemed utterly discredited in August, was justified up to the hilt. The world was intrenched at his feet. By May the lagging military science of the British had so far overtaken events as to realize that shrapnel was no longer so important as high explosive, and within a year the significance of machine guns, a significance thoroughly ventilated by imaginative writers fifteen years before, was being grasped by our conservative but by no means inadaptable leaders.

The war since that first attempt, admirably planned and altogether justifiable—from a military point of view, I mean—of Germany to "rush" a victory has consisted almost entirely of failures on both sides either to get round or through or over the situation foretold by Bloch. There has been only one marked success—the German success in Poland due to the failure of the Russian munitions. Then for a time the war in the East was mobile and precarious while the Russians retreated to their present positions, and the Germans pursued and tried to surround them. That was a lapse into the pre-Bloch style. Now the Russians are again intrenched, their supplies are restored, the Germans have a lengthened line of supplies, and Bloch is back upon his pedestal so far as the Eastern theater goes. Bloch has been equally justified in the Anglo-French attempt to get round through Gallipoli.

The forces of the India Office have pushed their way through unprepared country to Bagdad, but from the point of view of the main war that is too remote to be considered either getting through or getting round; and so, too, the losses of the German colonies and the East African war are scarcely to be reckoned with in the main war. They have no determining value. There remains the Balkan struggle. But the Balkan struggle is something else; it is something new. It must be treated separately. It is a war of treacheries and brags and appearances. It is not a part of, it is a sequence to, the deadlock war of 1915.

But before dealing with this new development it is necessary to consider certain general aspects of the deadlock war. It is manifest that the Germans hoped to secure an effective victory in this war before they ran up against Bloch. But, reckoning with Bloch as they certainly did, they hoped that even in the event of the war getting to earth it would still be possible to produce novelties that would sufficiently neutralize Bloch to secure a victorious peace. With unexpectedly powerful artillery suddenly concentrated, with high explosives, with asphyxiating gas, with a well-organized system of grenade-throwing and mining, with attacks of flaming gas, and above all with a vast munition-making plant to keep them going, they had a very reasonable chance of hacking their way through.

The Teutonic Air Path

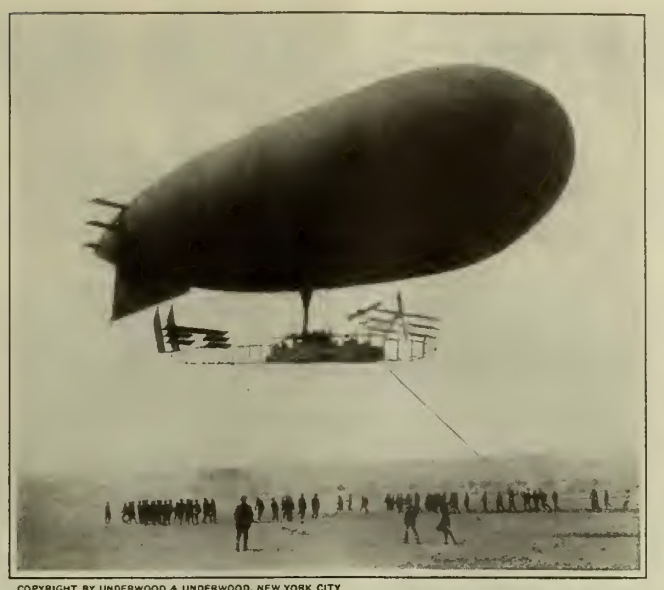
AGAINST these prepared novelties the Allies have had to improvise, and on the whole the improvisation has kept pace with the demands made upon it. They have brought their military science up to date, and to-day the disparity in science and equipment between the antagonists has greatly diminished. There has been no escaping Bloch, after all, and the deadlock, if no sudden peace occurs, can end now in only one thing—the exhaustion in various degrees of all the combatants and the succumbing of the most exhausted. The idea of a conclusive end of the traditional pattern to this war, of a triumphal entry into London, Paris, Berlin or Moscow, is to be dismissed altogether from our calculations. The end of this war will be a matter of negotiation between practically immobilized and extremely shattered antagonists.

There is, of course, one aspect of the Bloch deadlock that the Germans at least have contemplated. If it is not possible to get through or round, it may still be possible to get over. There is the air path. This idea has certainly taken hold of the French mind, but France has been too busy and is temperamentally too economical to risk large expenditures upon what is necessarily an experiment. The British are too conservative and skeptical to be the pioneers in any such enterprise. The Russians have been too poor in the necessary resources of mechanics and material. The Germans alone have made any sustained attempt to strike through the air at their enemies beyond the war zone. Their Zeppelin raids upon England have shown a steadily increasing efficiency, and it is highly probable that they will be repeated on a much larger scale before the war is over. Quite possibly, too, the Germans are developing an accessory force of large aëroplanes to coöperate in such an attack. The long coasts of Britain, the impossibility of their being fully equipped throughout their extent, except at a prohibitive cost of men and material, to resist invaders, expose the whole length of the island to considerable risk and annoyance from such an expedition. But it is doubtful if the utmost damage an air raid is likely to inflict upon England would count materially in the exhaustion process, and the moral effect of these raids has been, and is likely to be, to stiffen the British resolution to fight this war through to the conclusive ending

of any such possibilities. The best chance for the aircraft was at the beginning of the war, when a surprise development might have had astounding results. That chance has gone by. Nor is there anything on or under the sea that seems likely now to produce decisive results. We return from these considerations to a strengthened acceptance of Bloch.

The essential question for the prophet remains, therefore, the question of which group of Powers will exhaust itself most rapidly. And, following on from that, comes the question of how the successive stages of exhaustion will manifest themselves in the combatant nations. The problems of this war, as of all war, end as they begin in national psychology.

But it will be urged that this is reckoning without the Balkans. I submit that the German thrust through Serbia is really no part of the war that has ended in the deadlock of 1915. Here there is no way round or through to any vital center of Germany's antagonists. It turns nothing; it opens no path to Paris, London or Petrograd. It is a long, long way from the Danube to either Egypt or Bagdad, and there and there—Bloch is waiting. I do not think the Germans have any intention of so generous an extension of their responsibilities. The Balkan complication is no solution of the deadlock problem.



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Typical British Army Dirigible

A whole series of new problems are opened up directly we turn to this most troubled region—problems of the value of kingship, of nationality; of the destiny of such cities as Constantinople, which from their very beginning have never had any sort of nationality at all; of the destiny of countries such as Albania, where a tangle of intense tribal nationality is distributed in spots and patches, or Dalmatia, where one extremely self-conscious nation and language is present in the towns and another in the surrounding country, or Asia Minor, where no definite, national boundaries, no religious, linguistic or social homogeneities, have ever arisen since the Roman legions beat them down. But all these questions can really be deferred or set aside in our present discussion. Whatever surprises or changes this last phase of that blood-clotted melodrama, the Eastern Empire, may involve, they will not alter the essential fact of the great war, they will but assist and hasten on the essential conclusion of the great war, that the Central Powers and their pledged antagonists are in a deadlock, unable to reach a decision, and steadily, day by day, hour by hour, losing men, destroying material, spending credit, approaching something unprecedented, unknown, that we try to express to ourselves by the word exhaustion.

The Rigors of a War of Attrition

JUST how the people who use the word so freely are prepared to define it is a matter for speculation. The idea seems to be a phase in which the production of equipped forces ceases through the using up of men or material or both. If the exhaustion is fairly mutual it need not be decisive for a long time. It may mean simply an ebb of vigor on both sides, unusual hardship, a general social and economic disorganization and grading down. The fact that a great killing off of men is implicit in the process, and that the survivors will be largely under discipline, militates against the idea that the end may come suddenly through a vigorous revolutionary outbreak. Exhaustion is likely to be a very long and very thorough process extending over years. A "war of attrition" may last into 1918 or 1919, and may bring us to conditions of strain and deprivation still only very vaguely imagined. What happens in the Turkish Empire or India or America or elsewhere may accelerate or retard or extend the area of the process, but is quite unlikely to end it.

Let us ask now which of the combatants are likely to undergo exhaustion most rapidly, and, what is of equal or greater importance, which is likely to feel it first and most. No doubt there is a bias in my mind, but it seems to me that the odds are on the whole against the Central Powers. Their peculiar virtue, their tremendously complete organization which enabled them to put so large a proportion of their total resources into their first onslaught and to make so great and rapid a recovery in the spring of 1915, leaves them with less to draw upon now. Out of a smaller fortune they have spent a larger sum. They are blockaded to a very considerable extent, and against them fight not merely the resources of the Allies, but, thanks to the complete British victory in the sea struggle, the purchasable resources of all the world. Conceivably they will draw upon the resources of their Balkan allies, but the extent to which they can do that may very easily be overestimated. There is a limit to the power for treason of these supposititious German monarchs that British folly has permitted to possess these Balkan thrones, and none of the Balkan peoples is likely to witness the complete looting of its country in the German interest by a German court with enthusiasm.

Germany will have to pay on the nail for most of her Balkan help. She will have to put more into the Balkans than she takes out. And compared with the world behind the Allies the Turkish Empire is a country of mountains, desert and undeveloped lands. To develop these regions into a source of supplies under the strains and shortages of wartime will be an immense and dangerous undertaking for Germany. She may open mines she may never work, build railways that others will enjoy, sow harvests for alien reaping. And for all these tasks she must send men. Men?

At present, so far as any judgment is possible, Germany is feeling the pinch of the war much more even than France, which is habitually parsimonious, and Russia, which is hardy and insensitive. Great Britain has really only begun to feel the stress. She has probably suffered economically no more than Holland or Switzerland, and Italy and Japan have certainly suffered less. All these countries are full of men, of gear, of salable futures. In every part of the globe Great Britain has colossal investments. She has still to apply the great principle of conscription, not only to her sons but to the property of her overseas investors and of her landed proprietors. She has not even looked yet at the German financial expedients of a year ago. She moves reluctantly but surely toward such a thoroughness of mobilization. There need be no doubt that she will completely socialize herself, completely reorganize her whole social and economic structure, sooner than lose this war. She will do it clumsily and ungracefully, with much internal bickering, but not so slowly as a logical mind might anticipate.

Germany then, I reckon, will become exhausted first among all the combatants. I think, too, that she will as a nation feel and be aware of what is happening to her sooner than any other of the nations that are sharing in this process of depletion. In 1914 the Germans were reaping the harvest of forty years of economic development and business enterprise. Property and plenty were new experiences, and a generation had grown up in whose world a sense of expansion and progress was normal. There existed no tradition of the great hardship of war, such as the French possessed, to steel their minds. They came into this war more buoyantly and confidently than any other people. Neither great victories nor defeats have been theirs, but only a slow vast transition from joyful effort to hardship, loss and loss and loss of substance, the dwindling of great hopes, the realization of ebb in the triumphant tide of national welfare. They are under stresses now as harsh as the stresses of France.

The First Heralds of Peace

WE KNOW little of the psychology of this new Germany that has come into being since 1871, but it is doubtful if it will accept defeat and still more doubtful how it can evade some ending to the war that will admit the failure of all its great hopes of Paris subjugated, London humbled, Russia suppliant, Belgium conquered. Such an ending will be a day of reckoning that German imperialism will postpone until the last hope of some breach among the Allies, some saving miracle in the old Eastern Empire, some dramatically snatched victory at the eleventh hour, is gone. Nor can the Pledged Allies consent to a peace that does not involve the evacuation and compensation of Belgium and Serbia, and at least the autonomy of the lost provinces of France. Those are the ends of the main war. Europe will go down through stage after stage of impoverishment and exhaustion until these ends are attained or made forever impossible.

But these things form only the main outlines of a story with a vast amount of collateral interest. It is to these collateral issues that the amateur in prophecy must give his attention. It is here that the German will be induced by his government to see his compensations. He will be consoled for the restoration of Serbia by prospect of future conflicts between Italian and Jugoslav that will let him in again to the Adriatic. His attention will be directed to his newer, closer association with Bulgaria and Turkey. In those countries he may yet repeat the miracle of Hungary. He will hope also to retain his fleet, and no peace, he will be reminded, can rob him of his hard-earned technical superiority in the air. The German Air Fleet of 1930 may yet be something as predominant as the British Navy of 1915. Had he not better wait for that? When such ideas as these become popular in the German press we may begin to talk of peace, for these will be its necessary heralds.

(Concluded on Page 62)

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ACCORDING TO THE CODE

By Irvin S. Cobb

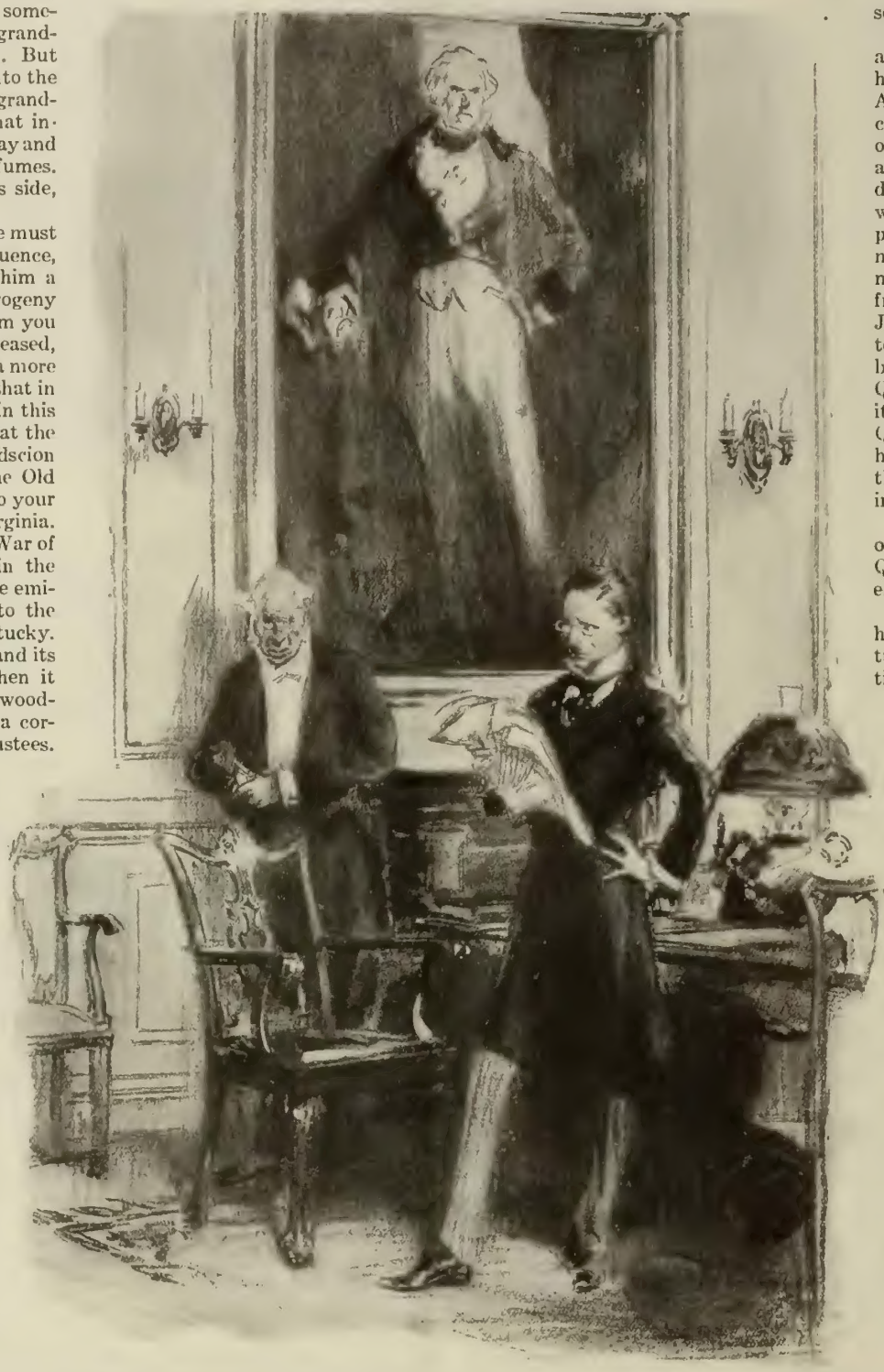
ILLUSTRATED BY F. R. GRUGER

THE most important thing about Quintus Q. Montjoy, Esquire, occurred a good many years before he was born. It was his grandfather. In the natural course of things practically all of us have, or have had, grandfathers. The science of eugenics, which is comparatively new, and the rule of species, which is somewhat older, both teach us that without grandfathers there can be no grandchildren. But only one in a million is blessed even unto the third generation by having had such a grandfather as Quintus Q. Montjoy had. That indeed was a fragrant inheritance and by day and by night the legatee inhaled of its perfumes. I refer to his grandfather on his father's side, the late Braxton Montjoy.

The grandfather on the maternal side must have been a person of abundant consequence, too, else he would never have begat him a daughter worthy to be mated with the progeny of that other illustrious man; but of him you heard little or nothing. Being long deceased, his memory was eclipsed in the umbra of a more compelling personality. It would seem that in all things—in all that he did and said in this life—Braxton Montjoy was exactly what the proud grandsire of a justly proud grandscion should be. He was a Gentleman of the Old School, in case that conveys anything to your understanding, and a First Family of Virginia. He was a captain of volunteers in the War of Eighteen-Twelve. He was a colonel in the Mexican War; that, though, was after he emigrated out over the Wilderness Trail to the newer and cruder commonwealth of Kentucky. He was one of the founders of our town and its first mayor in the far-distant time when it emerged from the muddied cocoon of a woodlanding on the river bank and became a corporation with a charter and a board of trustees.

Later along, in the early fifties, he served our district in the upper branch of the state legislature. In our great Civil War he would undoubtedly have been a general—his descendant gainsaying as much—except for the unfortunate circumstance of his having passed away at an advanced age some years prior to the beginning of that direful conflict. Wherefore the descendant in question, being determined that his grandfather should not be cheated of his due military meed by death, conferred an honorary brevet upon him anyway.

Nor was that all that might be said of this most magnificent of ancestors—by no means was it all. Ever and always was he a person of lofty ideals and mountainous principles. He never drank his dram in a groggery. Spurning such newfangled and effetely luxurious modes of transportation as carriages, he went horseback whenever he went, and wheresoever. In the summertime, when the family made the annual pilgrimage back across the mountains to Old White Sulphur, he rode the entire distance, both going and coming, upon a white stallion named Fairfax. To the day of his death he chewed his provender with his own teeth and looked upon the world at large through eyes unlensed.



It Was This Card to Which Young Mrs. Maydew Had Particularly Directed His Attention

Yet he might have owned a hundred sets of teeth or five hundred pairs of spectacles, had he been so minded, for to him appertained eighty slaves and four thousand acres of the fattest farmlands to be found in the rich bottoms of our county. War and Lincoln's Proclamation freed the slaves, but the lands remained intact and unmortgaged to make easier the pathways of those favored beings of his blood who might come after him. Finally he was a duelist of a great and a fearsome repute—an authority recognized and quoted in the High Church of the Code. In four historic meetings upon the field of honor he figured as a principal, and in at least three more as a second. Under his right shoulder blade a cousin of President Thomas Jefferson carried to his grave a lump of lead which had been deposited there by this great man, one fair fine morning in the Valley of Virginia, during the adjudication with pistols of a dispute which grew out of a difference of opinion touching upon the proper way of curing a Smithfield ham.

We did not know of these things at first hand. Only a few elderly inhabitants remembered Braxton Montjoy as he had appeared in the flesh. To the rest of our people he was a tradition, yet a living one, and this largely through virtue of the conversational activities of Quintus Q. Montjoy, the grandson aforesaid, aided and abetted by Mrs. Marcella Quistenbury. I should be depriving an estimable lady of a share of the credit due her did I omit some passing mention of Mrs. Quistenbury from this narrative. She was one who specialized in genealogy. There is one such as she in every Southern town and in most New England ones. Give her but a single name, a lone and solitary distant kinsman to start off with, and for you she would create, out of the rich stores of her mind and her memory, an entire family tree, complete from its roots, deeply implanted in the soil of native aristocracy, to the uttermost tip of its far-spreading and ramifying branches. In the delicate matter of superior breeding she liberally accorded the Montjoy connection first place among old first families of our end of the state. So, too, with equal freedom did the last of the Montjoys, which made it practically unanimous and left the honor of the lineage in competent hands.

For Quintus Q.—alas and alackaday!—was the last of his glorious line. Having neither sisters nor brothers and being unmarried, he abode alone beneath the ancestral rooftree. It was not exactly the ancestral rooftree, if you wish me to come right down to facts. The original homestead burned down long years before. But the present structure stood upon its site, and was in all essential regards a faithful copy of its predecessor.

It might be said of our fellow townsman—and it was—that he lived and moved and had his being in the shadow of his grandfather. Among the ribald and the irreverent stories circulated was one to the effect that he talked of him in his sleep. He talked of him pretty assiduously when awake; there wasn't any doubt of that. As you entered his home you were confronted in the main hall by a large oil portrait of an elderly gentleman of austere mien, wearing a swallow-fork coat and a neck muffler, and with his hair brushed straight back from the forehead in a sweep, just as Andrew Jackson brushed his back. You were bound to notice this picture the very first thing. If by any chance you didn't notice it, Quintus Q. found a way of directing your attention to it. Then you observed the family resemblance. Quintus Q., standing there alongside, held his hand on his hip after exactly the same fashion that his grandfather held his hand on his hip in the pictured pose.

It was startling, really, the reproduction of this trait by hereditary impulse. Quintus Q. thought there was something about the expression of the eyes too.

If during the evening someone mentioned horses—and what assemblage of male Kentuckians ever bided together for any length of time without someone mentioning horses?—the host's memory was instantly quickened in regard to the white stallion named Fairfax. Fairfax achieved immortality beyond other horses of his period through Quintus Q. Some went so far as to intimate that Mr. Montjoy made a habit of serving hams upon his table for a certain and especial purpose. You had but to refer in complimentary terms to the flavor of the curly shavings-thin slice which he had deposited upon your plate.

"Speaking of hams," he would say—"speaking of hams, I am reminded of my grandfather, the old general—General Braxton Montjoy, you remember. The general fought one of his duels—he fought four, you know, and acted as second in three others—over a ham. Or perhaps I should say over the process of smoking a ham with hickory wood. His antagonist was no less a person than a cousin of President Thomas Jefferson. The general thought his veracity had been impugned and he called the other gentleman out and shot him through the shoulder. Afterward I believe they became great friends. Ah, sir, those were the good old days when a Southern gentleman had a proper jealousy of his honor. If one gentleman doubted another gentleman's word there was no exchange of vulgarity and billingsgate, no unseemly brawling upon the street. The code offered a remedy. One gentleman called the other gentleman out. Sometimes I wish that I might have lived in those good old days."

Sometimes others wished that he might have, too; but I state that fact in parentheses.

Then he would excuse himself and leave the table and enter the library for a moment, returning with a polished rosewood case borne reverently in his two hands, and he would put the case down and dust it with a handkerchief and unlock it with a brass key which he carried upon his watch chain, and from their bed of faded velveteen within bring forth two old dueling pistols with long barrels, and carved scrolls on their butts, and hammers that stood up high like the ears of a startled colt. And he would bid you to decipher for yourself the name of his grandfather inscribed upon the brass trigger guards. You were given to understand that in a day of big men Braxton Montjoy towered as a giant amongst them.

Aside from following the profession of being a grandson, Quintus Q. had no regular business. There was a sign reading Real Estate and Loans upon the glass door of his one-room suite in the Planters' Bank Building, but he didn't keep regular hours there. With the help of an agent he looked after the collecting of the rents for his town

property and the letting upon shares or leaseholds of his river-bottom farms; but otherwise you might say his chief occupation was that of being a sincere and conscientious descendant of a creditable forebear.

So much for the grandfather. So much, at this moment, for the grandson. Now we are going to get through the rind into the meat of our tale.

As may be recalled, State Senator Horace K. Maydew, of our town and county, being a leader of men and of issues, once upon a time hankered mightily to serve the district in Congress, and in the moment that he could almost taste of triumph accomplished had the cup dashed from his lips through the instrumentality of Judge William Pitman Priest, who locally was fancied as being rather better than a dabster at politics himself. During the months which succeeded this defeat the mortified Maydew nursed a sharpened grudge toward the enemy, keeping it barbed and fletched against the time when he might let fly with it.

Presently an opportunity for reprisals befell. Maydew's term as state senator neared its close. For personal reasons, which he found good and sufficient, the incumbent did not offer as a candidate to succeed himself. But quite naturally, and perhaps quite properly, he desired to name his successor. Privily he began casting about him for a likely and a suitable candidate, which, to the senator's understanding, meant one who would be biddable, tractable and docile. Before he had quite agreed with himself upon a choice young Tobias Houser came out into the open as an aspirant for the Democratic nomination, and when he heard the news Senator Maydew rehoned his hate to a razor edge. For young Tobe Houser, who had been a farmer boy and then a country school-teacher, and who now had moved to town and gone into business, was something else besides: he was the nephew of Judge Priest, the only son of the Judge's dead sister. It was the Judge's money that had helped the young man through the state university. Undoubtedly—so Maydew read the signs of the times—it was the Judge's influence which now brought the youngster forth as an aspirant for public office. In the Houser candidacy Maydew saw, or thought he saw, another attack against his fiefship upon the party organization and the party machinery.

On an evening of the same week in which Tobe Houser inserted his modestly worded announcement card in the Daily Evening News, Senator Maydew called to conference—or to concurrence—two lieutenants who likewise had cause to be stalwart supporters of his policies. The meeting took place in the living room of the Maydew home. When the drinks had been sampled and the cigars had been lighted Senator Maydew came straight to the business in hand.

"Well, gentlemen," he said, "I've got a candidate—a man none of us ever thought of before. How does the name of Quintus Q. Montjoy strike you?"

Mr. Barnhill looked at Mr. Bonnin, and Mr. Bonnin looked at Mr. Barnhill. Then both of them looked at Maydew.

"Montjoy, eh?" said Barnhill doubtfully.

"Quintus Q. Montjoy you said, didn't you?" asked Bonnin as though there had been any number of Montjoys to choose from. He spoke without enthusiasm.

"Certainly," answered Maydew briskly "Quintus Q. Montjoy, Esquire. Any objections to him that you can think of offhand?"

"Well," said Mr. Barnhill, who was large of person and slow of speech, "he ain't never done anything."

"If I'm any judge he never will do anything - much," supplemented Mr. Bonnin, who was by way of being small and nervous.

"You've said it—both of you," stated their leader, catching them up with a snap. "He never has done anything. That gives him a clean record to run on. He never will do anything—on his own hook, I mean. That'll make him a safe, sound, reliable man to have representing this district up yonder at Frankfort.

"Last session they licked the Stickney warehouse bill for us. This season it'll come up again for passage. I guarantee here and now that Quint Montjoy will vote right on that proposition and all other propositions that'll come up. He'll vote right because we'll tell him how to vote. I know him from the skin out."

"He's so powerfully pompious and bumpious—so kind of cocksure and high-an'-mighty," said Mr. Barnhill. "D'ye reckin, Hod, as how he'll stand without hitchin'?"

"I'll guarantee that too," said Senator Maydew with his left eyelid flickering down over his left eye in the ghost of a wink. "He don't know yet that he's going to be our candidate. Nobody knows it yet but you and me. But when he finds out from us that he's going to have a chance to rattle round in the same seat that his revered granddaddy once ornamented—well, just you watch him rise and shine. There's another little thing that you've overlooked: he's got money, plenty of it; as much money as any man in this town has got. He's not exactly what I'd call a profligate or a spendthrift. You may have noticed that except when he was spending it on himself he's very easy to control in money matters. But when we touch a match to his ambition and it flares up, he'll dig down deep and produce freely—or I miss my guess. For once we'll have a campaign fund with some real money behind it."

His tone changed and began to drip rancor:

"By Judas, I'll put up some of my own money! This is one time when I'm not counting the cost. I'm going to beat that young lummox of a Houser if it's the last thing I do. I'm going to rub his nose in the mud. You two know without my telling you why I'd rather see Houser licked than any other man on earth—except one. And you know who that one is. We can't get at Priest yet; that chance will come later. But we can get his precious nephew, and I'm the man that's going to get him. And Quint Montjoy is the man I'm going to get him with."

"Well, Hod, jest as you say," assented Mr. Barnhill dutifully. "I was only jest askin', that's all. You sort of tuck me off my feet at fust, but the way you put it now it makes ever'thing look mighty promisin'. How about you, Wilbur?" And he turned to Mr. Bonnin.

"Oh, I'm agreeable," chimed Mr. Bonnin. "Only don't make any mistake about one thing—Houser's got a-plenty friends. He'll give us a fight all right. It won't be any walk-over."

"I want it to be a fight, and I don't want it to be a walk-over either," said Senator Maydew. "The licking we give him will be all the sweeter then."

He got up and started for the telephone on the wall.

"I'll just call up and see if our man is at home. If he is, we'll all three step over there right now and break the news to him that the voice of the people has been lifted in an irresistible and clamorous demand for him to become their public servant at his own expense."

The senator was in a good humor again.

"And say, Hod, whilst I'm thinkin' of it," put in Mr. Barnhill sapiently, "ef he should be at home and ef we should go over there, tell him for Goddle Midey's sake not to drag in that late lamentable grandpaw of his'n more'n a million times durin' the course of the campaign. It's all right mebbe to appeal to the old famblies. I ain't bearin' nary grudge ag'inst old famblies, though I ain't never found the time to belong to one of 'em myself. But there's a right smart chance of middle-aged famblies and even a few toler'ble new famblies in this here community. And them's the kind that does the large bulk of the votin' in primary elections."

We've had campaigns and campaigns and yet other campaigns in our county. We had them every year—and we still do. Being what they were and true to their breeding, the early settlers started in running for office almost before the Indians had cleared out of the young settlement. Politics is breath to the nostrils and strong meat to the bellies of grown men down our way. Found among us are persons who are officeseekers by instinct and officeholders by profession. Whole families, from one generation to another, from father to son and from that son to his son and his son's son, become candidates almost as soon as they have become voters. You expect it of them and are not disappointed. Indeed, this same is true of our whole state. Times change, party lines veer and snarl, new issues come up and flourish for a while and then are cut down again to make room for newer crops of newer issues still, but the Breckinridges and Clays, the Hardins and Helms, the Breathitts and Trimbles, the Crittendens and Wickliffes go on forever and ever, asking the support of their fellow Kentuckians at the polls, and frequently are vouchsafed it. But always the winner has cause to know, after winning, that he had a fight.

As goes the state at large, so goes the district and the precinct and the ward. As I was saying just now, we have had warm campaigns before now; but rarely do I recall a campaign of which the early stages showed so feverishly high a temperature as this campaign between Quintus Q. Montjoy and young Tobias Houser for the Democratic nomination for state senator. You see, beneath the surface of things a woman's personality ran in the undercurrents, roiling the waters and soiling the channel. Her name, of course, was not spoken on the hustings or printed in the paper, but her influence was manifest nevertheless.

There was one woman—and perhaps only one in all that community—who felt she had abundant cause to dislike Judge Priest and all that pertained to him by ties of blood, marriage, affection or a common interest. And this person was the present wife of the Hon. Horace K. Maydew, and by that same token the former wife of Mr. Lysander John Curd, of whom mention, more or less extended, has been made elsewhere in these narratives. Every time she saw Congressman Dabney Prentiss passing by, grand and glorious in his long-tailed coat and his broad black hat and his white tie, which is ever the mark of a

"Unless I Take Up the Dare Montjoy's Going to Brand Me on the Stump as a Coward"

statesman who is working at the trade, she harked back to that day at the Marshallville convention when Judge Priest had obtruded his obstinate bulk between her husband and her husband's dearest ambition. And she remembered that except for him she might now be Mrs. Congressman Maydew, going to White House receptions and giving dinners for senators and foreign diplomats and cabinet officers and such. And her thoughts grew bitter as aloes, and with rancor and rage the blood throbbed in her wrists until her bracelets hurt her. Being minded to have a hand in the undoing of the Priest plans, she meddled in this fight, giving to Mr. Montjoy the benefit of her counsel and her open, active advocacy.

Perhaps it was because he inclined a flattered ear to the lady's admonitions rather than to her husband's subtler chidings that Mr. Montjoy confirmed the astute Mr. Barnhill's forebodings and refused to stand without hitching. He backed and he filled; he kicked over the traces and got tangled in the gears. He was, as it turned out, neither bridle-wise nor harness-broken. In short he was an amateur in politics, with an amateur's faults.

"Say, Judge, Just for Curiosity—What Was the Message You Sent Over to Montjoy?"

He took the stump early, which was all well and good, because in Red Gravel County if a candidate can't talk to the voter, and won't try, he might just as well fold up his tents like the Arab and take his doll rags and go on about his business, if he has any business. But against the guidance and the best judgment of the man who had led him forth as a candidate he accepted a challenge from young Houser for a series of joint debates; and whilst Mr. Barnhill and Mr. Bonnin wagged their respective heads in silent disapproval, he repeatedly and persistently made proclamation in public places and with a loud voice of the obligation which the community still owed his illustrious grandparent, the inference being that he had inherited the debt and expected to collect it at the polls.

It is likewise possible that Candidate Montjoy listened overmuch to the well-meant words of Mr. Calhoun Tabscott. This Mr. Calhoun Tabscott esteemed himself a master hand at things political. He should have been, at that. One time or another he had been on opposite sides of every political fence; other times he bestraddled it. He had been a Greenbacker, a Granger and a Populist, and once, almost but not quite, a Republican. Occasions were when in rapid succession he flirted with the Single Taxers, and then with the coy reluctance of one who is half-converted harkened to the blandishments of the Socialists. Had he been old enough he would have been either a Know-Nothing or a Whig—either or perhaps both. In 1896 he quit the Silver Democrats cold, they having obtusely refrained from sending him as a delegate to their national convention. Six weeks later he abandoned the Gold Democrats to their fate because they failed to nominate the right man for president. It was commonly believed he voted the straight Prohibition ticket that year—for spite.

In the matter of his religious convictions Mr. Tabscott displayed the same elasticity and liberality of choice. In the rival fields of theology he had ranged far, grazing lightly as he went. When the Cumberland Presbyterians put chime bells in their spire, thereby interfering with his Sunday morning's rest, for he lived just across the street, he took his letter out of the church, and thereafter for a period teetered on the verge of agnosticism, even going so far as to buy the works of Voltaire, Paine and Ingersoll combined and complete in six large volumes. He worshiped a spell with the Episcopalians, and once during a space of months the Baptists had hopes of him. Rumor had it that he finally went over to the Methodists, because old Mr. Leatheritt, President of the Planters' Bank, who was a Baptist, called one of his loans.

Now, having been twice with Judge Priest in his races for the circuit judgeship and twice against him, Mr. Tabscott espoused the Montjoy candidacy and sat in Mr. Montjoy's amen corner; which indeed was altogether natural and consistent, since the Tabscotts as an old family dated back almost as far and soared almost as high as the Montjoys. There had been a Tabscott who nearly fought a duel himself once. He sent the challenge and the preliminaries were arranged, but at the eleventh hour a magnanimous impulse triumphed over his lust for blood, and for the sake of his adversary's wife and helpless children he decided to spare him. Mr. Tabscott felt that as between him and Mr. Montjoy a sentimental bond existed. Mr. Montjoy felt it too; and they confabbed much together regarding ways, means and measures, somewhat to the annoyance of Senator Maydew, who held fast to the principle that if a master have but one man, the man should have but one master.

The first of the joint debates took place, following a barbecue, at Gum Spring schoolhouse in the northernmost corner of the county, and the second took place three days later at the Old Market House in town, a large crowd attending. Acrimony tinctured Mr. Montjoy's utterances from the outset. Recrimination seemed his forte—that and the claims of honorable antiquity as expressed in the person of its posterity upon a grateful and remembering constituency. He bore heavily upon the fact—or rather the allegation—that Judge Priest was the head and the front of an office-holding oligarchy, who thought they owned the county and the county offices, who took what spoils of office and patronage they coveted for themselves and sought to parcel the remainder out among their henchmen and their relatives. This political tyranny, this nepotism must end, he said, and he, Quintus Q. Montjoy, was the instrument chosen and ordained to end it. "Nominate Montjoy and Break Up the County Ring" was the slogan he carried on his printed card. Therein, in especial, might be divined the undermining and capable hand of Senator Maydew. But when at the second meeting between the candidates Mr. Montjoy went still further and touched directly upon alleged personal failings of Judge Priest, one who knew the inner workings of the speaker's mind might have hazarded a guess that here a certain lady's suggestions, privately conveyed, found deliverance in the spoken word.

The issue being thus, by premeditated intent of one of the two gentlemen most interested, so clearly and so acutely defined, the electors took sides promptly, becoming not merely partisans but militant and aggressive partisans. Indeed citizens who seldom concerned themselves in fights within the party, but were mainly content to vote the straight party ticket after the fighting was over, came out into the open and declared themselves. Perhaps the most typical exemplar of this conservative class now turning radical was offered in the person of Mr. Herman Felsburg. Until this time Mr. Felsburg had held to the view that needless interference in primary elections jibed but poorly with the purveying of garments to the masses. Former patrons who differed with one politically were apt to go a-buying elsewhere. No matter what your own leanings might be, Mr. Felsburg, facing you across a show case or a counter, without ever committing himself absolutely, nevertheless managed to convey the impression that, barring that show case or that counter, there was nothing between him and you, the customer—that in all things you twain were as one and would so continue. Such had been his attitude until now.

When Mr. Montjoy speared at Judge Priest, Judge Priest remained outwardly quite calm and indifferent, but not so Mr. Felsburg. If he did not take the stump in defense of his old friend, at least he frequented its base in and out of business hours, and in the fervor of his championship he chopped his English finer and twisted his metaphors worse than ever he had done before, which was saying a good deal.

One afternoon when he returned to the store after a two hours' absence spent in sidewalk argument down by the square, his brother, Mr. Ike Felsburg, who was associated in the firm, ventured to remonstrate with him concerning his activities in the curbstone forum, putting the objections on the grounds of commercial expediency. At that Mr. Herman struck an attitude remotely suggestive of a plump and elderly Ajax defying the lightning.

"Listen here, you Ike," he stated: "Thirty years I have been building up this here Oak Hall Clothing Emporium and also hats and caps. You—you can run round with your lodge meetings and your benevolence societies, and all this time I work here, sweating like rats in a trap, and never is a word said by me to you, *vicer* or *verser*. I ask you as brother to brother, ain't that so or ain't it? It is," continued Mr. Herman, answering his own question.

"But Hermy," interjected Mr. Ike, put on the defensive by the turn which the argument had taken—"but Hermy, all what I have said to you is that maybe somebody who likes Montjoy would get mad at you for your words and take their custom up the street."

"Let 'em!" proclaimed Mr. Herman with a defiant gesture that almost upset a glass case containing elastic garters and rubber armbands. "Let 'em! Anybody which would be a sucker enough to vote for Montjoy against a fine young fellow like this here Houser would also be a sucker enough to let Straus, Coleman & Levy sell him strictly guaranteed all-wool suitings made out of cotton shoddy, and I wouldn't want his custom under any circumstances whatsoever!"

"But Hermy!" The protest was growing weaker.

"You wait!" shouted Mr. Herman. "You have had your say and now I would have mine, if you please. I would prefer to get one little word in sideways, if you will be so good. You have just now seen me coming in out of the hot sun, hoarse as a tiger from trying to convince a few idiots which they never had any more sense than a dog's hind leg, and never will have any neither. And so you stand there—my own brother—and tell me I am going too far. Going too far? Believe me, Mister Ikey Felsburg, I ain't started yet!" He swung on his heel and glared into the depths of his establishment.

"Adolph," he commanded, "come here!" Adolph came, he being head salesman in the clothing department, while Mr. Ike quivered in dumb apprehension, dreading the worst and not knowing what dire form it would assume.

"Adolph," said Mr. Herman with a baleful side glance at his offending kinsman, "to-day we are forming here the Oak Hall and Tobias J. Houser Campaign and Marching Club, made up of proprietors, clerks, other employees and well-wishers of this here store, of which club I am the president therefrom and you are the secretary. So you will please open up a list right away and tell all the boys they are already members in good standing."

"Well now, Mr. Herman," said Adolph, "I've always been good friends with Quintus Q. Montjoy, and besides which we are neighbors. No longer ago than only day before yesterday I practically as good as promised him my vote. I thought if you was coming out for Houser, some of us here in the store should be the other way, and so ——"

Mr. Herman Felsburg stilled him with a look and removed his hat in order to speak with greater emphasis.

"Adolph Dreifus," he said with a deadly solemnity, "you been here in this store a good many years. I would assume you like your job here pretty well. I would consider you have always been well treated here. Am I right or am I wrong? I am right! I would assume you would prefer to continue here as before. Yes? No? Yes! You remember the time you wrote with a piece of chalk white

marks on the floor so that that poor nearsighted Leopold Meyer, who is now dead and gone, would think it was scraps of paper and go round all day trying to pick those chalk marks up? With my own eyes I saw you do so, and I said nothing. You remember the time you induced me to buy for our trade that order of strictly nonselling Ascot neckties, because your own cousin from Cincinnati was the salesman handling the line, which from that day to this we are still carrying those dam' Ascot ties in stock? Did I say anything to you then? No! Not a word did I say.

"All those things is years past and I have never spoken with you regarding them until to-day. But now, Adolph, I must say I am ashamed for you that you should pick on that poor Leopold Meyer, who was blind like a barn door. I am ashamed for you that you should boost up that cousin of yours from Cincinnati and his bum lines. If I should get more ashamed for you than what already I now am, there is no telling what I should do. Adolph, you will please be so good as to remember that all persons that work in this here Oak Hall Clothing Emporium are for Tobe Houser for state senator, and no one else whatsoever. Otherwise pretty soon I am afraid there will be some new faces selling gents' furnishing goods round here. Do I make myself plain? I do!

"My brother, the junior partner here"—he dwelt heavily upon the word "junior," making of it a most qualifying adjective—"he also thinks in this matter the same way as I do. If you don't believe me, ask him for yourself. There he stands like a dumb engraved image. Ask him."

And Mr. Ike, making craven surrender, raised both hands in token of his capitulation and weakly murmured "Yes."

The third of the joint debates, which, as it turned out, was to be the last one of the series, began according to schedule and announcement at the boat-store corner in the presence of an assemblage mustering up in the hundreds. In fact, the Daily Evening News reporter, in the introductory paragraph of his account, referred to it, I believe, as "a sea of upturned faces." Mr. Montjoy led off first. He had his say for the better part of an hour, speaking with much fluency from a small board platform that was built up against the side of the old boat store, and occasionally with a fretful shake of the head raising his voice so it might be heard above the rumbling objurgations of the first mate of the Cumberland Queen, who, thirty yards down the old gravel levee, was urging his black rousters to greater speed as they rolled the last of a consignment of tobacco hogsheads across the lower wharf boat and aboard the Queen's boiler deck. Mr. Montjoy concluded with a neat verbal flourish and sat down, mopping his moistened brow with a square of fine cambric. Mr. Montjoy never permitted himself to sweat, and in public, at least, he perspired but seldom; but there were times when he did diffuse a perceptible glow.

His rival arose to answer him. He started off, Houser did, by stating that he was not running on his family record for this office. He was running on his own record, such as it was. Briefly but vigorously he defended his uncle—a thing he had done before. Continuing, he would say Mr. Montjoy had accused him of being young. Well, he wished to plead guilty to that charge. If it were a defect, to be counted against him, time would probably cure him of it, and he thought the senate chamber at Frankfort, this state, provided a very suitable spot for the aging process. (Laughter and applause.) He had a rather whimsical drawl and a straightforward, commonplace manner of delivery.

He continued, and I quote:

"Some of you may have heard somewhere—casually—that my opponent had a grandfather. Stories to that general effect have been in circulation for quite some little time in this vicinity. I gather from various avenues of information that my opponent is not exactly ashamed of his grandfather. I don't blame him for that. A person without many prospects, so far as the future is concerned, is not to be blamed for dwelling rather heavily upon the past. But, fellow citizens, doesn't it strike you that in this campaign we are having altogether too much grandfather and not enough grandson?" (Renewed laughter from the Houser adherents, and Mr. Montjoy's face turning a violent red.) "It strikes me that the stock is sort of petering out. It strikes me that the whale has bred a minnow.

"And so, in light of these things, I want to make this proposition here and now: I want every man in this county whose grandfather owned eighty slaves and four thousand acres of bottom lands to vote for Mr. Montjoy. And all I ask for myself is that every man whose grandfather didn't own eighty darkies and four thousand acres should cast his vote for me." (A voice: "My grandpop never owned nary nigger, Toby. I reckon you git my vote without a struggle, boy.")

Along this strain Mr. Houser continued some minutes. It was a line he had not taken in either of his previous arguments with his opponent. He branched away from it to tell what he meant to do for the people of the district in the event of his nomination and election, but presently he came back again to the other theme, while Judge Priest grinned up at him from his place in the edge of the crowd, and Mr. Montjoy fidgeted and fumed and wriggled as though the chair upon which he sat had been the top of a moderately hot stove. From these and from yet other signs it might have been noted that Mr. Montjoy, under the nagging, semihumorous goadings of young Houser, was rapidly losing his temper, which, by our awkward Anglo-Saxon mode of speech, is but another way of saying he was not losing his temper at all but, instead, finding out that he had one.

The Cumberland Queen blew her whistle for departure, and as the roar died away Mr. Houser might have been heard in the act of finishing a sentence touching with gentle irony upon the topic which seemed so to irk and irritate Mr. Montjoy. He never finished it.

Up from his chair sprang Mr. Montjoy and shook a knotted fist beneath Mr. Houser's nose.

"How dare you!" he demanded. "How dare you indulge in your cheap sarcasm—your low scurrilities—regarding one of the grandest men the Southland ever produced!"

His voice turned falsetto and soared to a slate-pencilly screech.

"I repeat it, sir—how dare you, you underbred ignoramus, you who never knew what it was to have a noble grandfather! Nobody knows who your grandfather was. I doubt whether anybody knows who your father ——"

Perhaps it was what Mr. Montjoy appeared to be on the point of asserting. Perhaps it was that his knuckle, as he brandished his fist in Mr. Houser's face, grazed Mr. Houser's cheek.

Mr. Houser stretched forth a solid arm and gripped a handful of sinewy fingers in the lapels of Mr. Montjoy's coat. He didn't strike Mr. Montjoy, but he took him and he

(Continued on Page 54)

NO BUSINESS

By Charles E. Van Loan

ILLUSTRATED BY ARTHUR WILLIAM BROWN

MR. PATRICK TIERNEY, alone in his art gallery on the sunrise side of San Francisco Bay, swabbed up a few drops of beer left upon the bar by the last customer and hummed a snatch of a sentimental ballad.

Sentiment would have seemed out of place in Mr. Tierney's establishment, for the walls were plastered thick with photographs and halftones of gentlemen with cauliflower ears and ingrowing noses. All the personages thus represented were more or less known to the sort of fame that blossoms large upon the pink pages of great religious dailies, and Mr. Tierney himself was a walking encyclopedia of information regarding these battered gladiators—a sort of a Who Whipped Who in Point Richmond.

He could trace a champion at any weight to his obscure beginnings and brighten his history with anecdote and personal reminiscence. He had an uncanny faculty for picking winners and comers, and to leave it to Tierney was to get the last word on anything connected with the ring or its followers.

It was Tierney who pulled Young Kilroy off the brake-beams and started him onward and upward; it was Tierney who took one look at the loudly heralded unbeaten Australian champion and mortgaged his property to bet against him, thereby cashing in handsomely at odds of two for one; it was Tierney who three days before the McCloskey-O'Shay fiasco advised his friends not to back either man, and chuckled astutely when all bets were called off at the ringside. Because of these things, and many more, people listened when Tierney talked. They said he "knew something," and if there were times when he kept this knowledge to himself, turning it to financial account, they credited him with wisdom. Fattening a bank balance is no sin in any community.

The swinging door opened and two men entered. The first was small and compact, with the alert air of a fox terrier, and he wore a checkered suit of violent pattern. The second was tall and solemn and quietly dressed. Both hailed Tierney in familiar fashion.

"Lose This Fight, and You'll Go to Jail for Three Months"

"Well, how's the ole burglar?" said the small man. "Long time I no see you!"

"Patrick," said the other, "I greet you!"

"'Lo, Cricket! 'Lo, Deacon!" grinned Tierney, extending a freckled paw across the bar. "What's new on the other side of the Bay?"

"Not a thing!" answered the newcomer addressed as Cricket. "Didn't see you at the fight last Tuesday night, Tierney."

"A fat chance!" said the proprietor, setting out the bottles. "A fine, fat chance! Catch me layin' off to watch Hogan take a nap. Hogan! And him with a nose that shouts out loud that his name is Isidore Mandelbaum! He quit, didn't he?"

"He did that little thing," replied the Deacon gravely. "His friends say a right hook on the jaw sent him bye-bye, but I know better. He got up as soon as the referee stopped counting."

"Wasn't hurt a bit," supplemented the Cricket.

"He's a puzzle to me," continued the Deacon. "Week before last he went all round Young McGraw like a cooper round a barrel. On the form he showed that night he could have whipped a world's champion. Last Tuesday night he quit to a dub. I can't figure him at all."

"I can!" Tierney slapped his hand on the bar. "He ain't worth two whoops in ——Petaluma!"

"He's fast," murmured the Cricket.

"And clever as they make 'em." This from the Deacon.

"And he can hit with both hands—hit hard too." Tierney took up the thread. "He's got everything a fighter ought to have—everything but the heart and the stomach. He'll never fight for the pure love of fightin', understand me? Put an Irish heart in him, make him train a little bit now and then, an' you'd have a champion no less."

"He handed that big squarehead from the revenue cutter an awful trimming," said the Cricket.

"An' why? Because he knew the sailor was too slow to hit him with a buggy whip! Put a man in front of him that he knows he can lick, an' Isidore is a demon. Give him a tough boy that he ain't sure about one that'll rough it with him an' step on his feet in the clinches an' shove him round the ring an' pretty soon you'll see him pickin' out a soft spot to fall on. Oh, I know him like a book! The kick of a mule in either hand, but the heart of a cottontail rabbit! Not worth that!" And Tierney snapped his fingers contemptuously.

"If you could only find a way to make him fight, eh?" This was the Deacon's contribution.

The Cricket snarled. "You can't make that fellow do anything! The only part of the fighting game that he likes is the split-up in the box-office. When he works on a percentage of the house you can see him counting the gallery between rounds and figuring how much is coming to him. And he never misses it very far either."

"Nevertheless and notwithstanding," argued the Deacon, "he can fight if he wants to."

"That's the point!" cried Tierney. "He ain't wantin' to."

"'A bird that can sing and won't sing ought to be made to sing,'" quoted the Deacon.

"He ought to be shot!" growled the Cricket.

"Our little friend here," explained the Deacon, "bet a couple of centuries on Isidore last Tuesday night. The memory lingers."

"You know it does!" burst out the Cricket. "I'd like to be down to weight again and take it out of his hide!"

Patrick Tierney made a clucking noise with his tongue and slid the cloth over the bar a few times before he spoke. Then: "You can't lick him yourself," said he, "but you might get him licked good an' plenty."

"How?" demanded the Cricket eagerly.

Tierney glanced toward the door and lowered his voice. "I've got a lad here, sort of under cover. I was figurin' on springin' him pretty soon. He's the roughest two-handed mauler you ever saw. Name's Callahan, an' he'd rather fight than eat. He'd give Isidore an awful cleanin'."

"Yes, if he'd stay and take it!"

Tierney emitted a dry chuckle.

"Leave that to me," said he. "Tell Isidore you've got a sucker for him an' he won't train a minute. Make the cut seventy-five–twenty-five, an' Isidore'll stick round quite a while—for the long end."

"But how good is this Callahan?" asked the Cricket.

"Good enough to make you open your lamps, my son. Come over to-morrow afternoon an' I'll have him put on the gloves with some of the gang. If you don't say he's the roughest walloper in seven counties, the joint is yours, cash register an' all!"

"Fair enough!" said the Cricket.

"It listens well," said the Deacon, nodding gravely. "Patrick, another small libation upon the altar of friendship and we're on our way!"

Tierney stared at the swinging door until it ceased to vibrate behind his guests.

"'A bird that can sing and won't sing ought to be made to sing,'" he mused. "An' that's true. This bird knows all the notes, but is there a way to make him like music, I wonder?"

II

ISIDORE MANDELBAUM did not fight because he loved fighting. A stiff jab upon his prominent nose had no charms for him; a well-timed hook to the point of the chin roused in him no wild enthusiasm for the conflict. Isidore was a gladiator for revenue only. The jingle of the shekels in the box-office made a strong appeal to his nature; the soft rustle of currency was soothing to his soul. Propose an engagement to the average boxer of Isidore's caliber, and the first question would never vary: "Who with?" Propose one to Mandelbaum, and he would ask: "How much?"

Isidore, acting as his own manager for economical reasons, preferred to battle for a flat sum so much in the hand, win, lose or draw, before he entered the ring. If he felt he could win without trouble or danger, well and good. If the evening's entertainment was not to his liking Isidore would stumble into an easy swing, stop the glove with his jaw and remain upon the floor until the referee signaled "Cease firing." For this inglorious trait he was called a quitter, and his intimates often remonstrated with him for what they were pleased to term his lack of gameness.

"Gameness is good when it gets you something," Isidore would argue. "For a big long end I can be as game as anybody, but on a win, lose or draw proposition it ain't worth while. Why should I get my face knocked off me when all I get is just so much?"

"But every time you quit it goes as a knockout on your record!"

"The only record I keep," Isidore would reply calmly, "is a bank book. Those knockouts are in there, too, but they don't show."

"You'll never get to be a champion if you let all these dubs lick you."

Isidore had a counter for that lead.

"A champion has to cut his money in two with some bum of a manager. In the end he ain't got anything. Small profits and quick returns is better."

So, dead alike to ambition and shame, Isidore Mandelbaum went his devious way, fighting like a world's champion one week and like an inebriated apple-woman the next. It was all the same to Isidore. He was, as he often said, a business man in a business that was no business.

This is why he was deeply interested in a proposition submitted by Cricket Cassidy, a former lightweight of great renown, but now doing the best he could, who met Isidore by carefully arranged accident one evening.

"Well, and how's Kid Hogan and all the other Hogans?" asked the Cricket.

Isidore regarded the Cricket with a shrewd, beady eye, but read nothing more than cheery good nature in Cassidy's countenance.

"All right, I guess," said Isidore.

"How's business?"

"Business is bad," admitted Isidore. "Rotten bad. You saw that fight last week? Here I am winning all by myself and making a chopping block out of this Swede—and then I come to in my corner with the smelling salts under my nose."

"Tough luck!" said the Cricket. "He's a dangerous guy, that Swanson. Always got a kick left in him."

"Like a government mule!" agreed Isidore fervently. "And, would you believe it, they say I quit!"

Cricket was not one of Isidore's intimates, and to the public at large Kid Hogan did not tell all his business, holding that to be bad business. Cassidy, who had seen the battle under discussion, and had watched Isidore bob up at the count of ten and walk steadily to his corner without so much as a tremor of the knees, clucked sympathetically.

"You don't say!"

"But I do say! And for that," wailed Isidore—"for that they have canceled two dates on me. I suppose I should stay in there and be knocked dead! Business is bad, sure."

"I think I know where you can pick up some soft money."

Isidore was on his guard at once.

"I don't split with anybody!" said he quickly. "It ain't business, and why should I when I make my own matches and do my own managing? No split!"

The Cricket laughed.

"Forget it! I'm not looking for anything. I thought I could put something in your way, that's all, but if ——"

"Well," said Isidore cautiously, "I can always listen."

"All right, listen to this: Over at Point Richmond they've got a roughneck named Callahan. The railroad men think he's a wonder because he's won a couple of barroom brawls. I heard about him and went to see Tierney. You know Tierney?"

"Everybody knows Tierney," said Isidore impatiently. "Go on."

"Well, Tierney says Callahan is a false alarm, and that the first fairly good boy he meets will lick him in a round. Tierney says he's muscle-bound and can't get out of his own way. Tierney thinks that Young Morrissey could put Callahan away in jigtime."

"Young Morrissey!" sneered Isidore. "Didn't I lick him three times?"

"Of course, but don't you see what a cinch that makes it for you?" argued the Cricket. "Tierney says he would rather have you, on account of your punch. Now you write Tierney and make this match—he's got a piece of the fight club over there—and you demand a percentage basis. Make it seventy-five and twenty-five, or eighty–twenty. It'll be just the same as finding it, and ——"

"Say, wait a minute!" Isidore was a business man, with all a business man's suspicions. "Where do you come in on this and what do you get out of it?"

"Bonehead!" cried the Cricket. "The betting, of course. What else? The railroad men and the town sports will bet their shirts on Callahan. Me and Tierney will clean up all the loose dough in town!"

"And Tierney will bet on me?" demanded Isidore.

"Sure he will! He says Callahan won't lay a glove on you—too slow and telegraphs everything. Tierney says it will be the softest money that ever went hunting a home. You might even bet some yourself."

"I never bet," said Isidore firmly.

"Well, think it over. Tierney is already trying to get in touch with Young Morrissey. Of course he won't be such a safe betting proposition as you, but ——"

"I'll write him to-night!" said Isidore. "You—you're sure you don't want anything, eh?"

"Not a thing but the betting privilege!" laughed the Cricket. "Say, you don't think anybody in the world is on the level, do you?"

"In this business—no," answered Isidore Mandelbaum simply and truthfully. "They got to show me."

"That's right, kid," agreed the Cricket. "Take no chances."

"Just Pat Tierney, Point Richmond—that'll get him, will it?" asked Isidore.

"Care of the Golden Gate Saloon. Yes."

"Much obliged," said Isidore. "I'd do as much for you."

"I'll bet you would!" said the Cricket heartily.

"Say, You Don't Think Anybody in the World is on the Level, Do You?"

III

ONCE more Patrick Tierney was alone with his art gallery and engaged in the thoughtful occupation of polishing the bar with a damp rag. To him came the Deacon, as solemn as usual, but with a faint flicker in his eye.

"Patrick," said he, "I hope I see you well."

"You do if your eyesight ain't failin'," answered the proprietor, hospitably reaching for a bottle.

"If you insist," murmured the Deacon, helping himself sparingly. He lifted his glass.

"Here's success to crime!" said he.

"Success!" echoed Tierney. "And how's it going?"

"Great! Immense!" The Deacon coughed noisily as he set down the glass. "Patrick, a gift horse is a sacred animal and I always did like cooking whisky, but what do you make that stuff of? Fusel oil or just plain vitriol? Wow! I feel like a new man—purified by fire, as it were!"

"A-ah, where do you get that?" grumbled Tierney. "That's the reg'lar bar whisky."

"I have not the slightest doubt of it. Synthetic hooch, made of something almost as good. Guaranteed to remove corns, warts, wens or bunions, as well as the lining of the human stomach! And that's not all that ails it either."

"Every man to his own taste," said Tierney sullenly. "They like it over here. What's the news?"

"Briefly, and in words of one syllable," said the Deacon, "the tip got round town that Isidore was framed up for a benefit with an inferior person named Callahan. The impression prevailed that Isidore could not lose—wouldn't be allowed to lose. In short, a lead pipe. You know how it is. Pick three men, swear 'em to secrecy, pledge their sacred words of honor that it goes no farther, and

all San Francisco is wise by night. The same end might be served by hiring the front page of a morning paper, but our method was cheaper. We picked the right men to tell, Patrick."

"Sure. And then?"

"Then the Mandelbaum money began to make its appearance in the pool rooms. It came in bunches, bundles, bales. Never have I seen it respond more nobly. How these sure-thingers do climb aboard when they think they've got a cinch, eh! All in the world that they want is one hundred per cent the best of it. Give 'em that much of an edge and they'll bet you until the cows come home. We could have placed a lot more."

"Could you now?" said Tierney. "Well, well!"

"How's Callahan?"

"Trained to the minute. In the pink o' condition, as the sportin' reporters say, though pink is no color for a fightin' man."

"And confident of victory, eh? You know they always say that too."

"Confident is no name for it, Deacon, no name for it. He was tellin' me last night what he's goin' to buy with the long end."

The Deacon nodded approvingly.

"That's the spirit! Our friend Isidore will be pained, not to say shocked and grieved. He hasn't trained a lick for Callahan."

"Tell me now," said Tierney, "did he ever train in his whole life? If so, they kept word of it from me."

"His notion of vigorous training would be to run round the block once after a hearty meal," said the Deacon. "Tell your boy to rough it with him from the start, haul him all over the ring, lay on him in the clinches—anything to get him tired. Then when he begins to puff—bang! bang! in the pantry, and Isidore will fold up like a wet towel."

"I'll do that," said Tierney.

"Hey! Don't Lose Your Head an' Try to Outslug This Guy! Rough Stuff—That's His Dish!"

Calm and untroubled by any hint of impending disaster Isidore Mandelbaum came to the slaughter. He brought with him—no, for they paid their own way—two more or less faithful retainers, Mush McManus and Gopher Gallegher, born respectively Marcus Cohn and Meyer Goldstone. With characteristic caution Isidore timed his arrival with the opening of the doors of the pavilion, for he had agreed to a percentage basis and was interested in the paid admissions. He took his stand at the main entrance, where he assisted the ticket-taker to handle the reserves, and also kept him from passing in his friends for nothing. Marcus and Meyer performed a like office at the gallery door.

When the time came for him to dress for the ring Isidore called Meyer Goldstone to the main entrance and left him there on guard.

"Aw, w'at's t' matter witcha?" snarled the ticket-taker. "T' house is full, ain't it?"

"Sure!" said Isidore cheerfully. "But there might be some standing room left. Keep your lamps on this bird, Meyer." So saying, Isidore picked up his suitcase and departed for the dressing room.

Most boxers require more valeting than a prince of royal blood, but attendants cost money, and Isidore would pay no man to lace his shoes and help him on with his trunks. He dressed without assistance and sat down on the rubbing table to wait the call. The last preliminary bout was under way, and Isidore knew he would not have long to wait. As he sat there, crossing and uncrossing his bare legs, unseeing eyes fixed on the wall in front of him, was he, perhaps, thinking of his unknown opponent, wondering what he was like, speculating on the power of his punch? Ah, no.

"The house," thought Isidore, "will run twelve hundred. Sixty per cent to the management the robbers! Forty for us to split. Four times two is eight, four times one is four. Four hundred and eighty dollars, and seventy-five per cent of that again makes—yep! three hundred and sixty." And his smile was the smile of a young man without a worry in the world.

Suddenly the door opened with a crash and a large man stood framed in the aperture a large, wide man with freckles, a sandy mustache and a gray sombrero yanked down over steely blue eyes. Isidore looked up, startled, and his first impression was an unpleasant one; he knew instinctively that he was not going to care for this person. The man hesitated an instant, then he stepped inside and closed the door behind him.

"A couple or three words with you, young feller!" said he gruffly.

"You got a nerve, busting in like this," Isidore began, but the words died away. The big man's coat was unbuttoned, and as he bent forward it swung away from his body far enough to show a silver star upon his vest. The star bore the words "Deputy Sheriff." "I—what can I do for you?" asked Isidore politely. "I ain't done nothing, I assure you. I'm a stranger here, and ——"

"It's what you're going to do to-night that counts."

"To-night?" stammered Isidore. The man's words were ominous; his manner positively threatening.

"Don't stall. You got me the first time. You fought Bill Ladd over here last April, didn't you?"

"Well?" Isidore's mouth was dry.

"And you quit like a dawg, didn't you?"

"Mister," said Isidore earnestly, "that's all a mistake. They told you wrong. I never quit in my ——"

The large man laughed coarsely.

"Tell that to the marines!" said he.

"But, mister ——"

"Shut up till I get done! You could have won that fight in a walk, but you laid down after you had Bill Ladd licked laid down for one measly little poke on the jaw. Them that bet on you didn't get a run for their money. The sheriff of this county was one of 'em, sonny, and he hasn't forgot it. He framed up a little surprise party for you. You're going to fight on the square to-night, understand? No stalling and no quitting. If you don't win you'd better be knocked out so cold that it'll take a doctor an hour to bring you to and the doctor'll be at the ringside too. Lose this fight, and you'll go to jail for three months. Quit, and you'll be with us for six months. *Sabe?*"

"But - but you can't ——" The words came in a series of dry croaks.

"Oh, yes, I can! Obtaining money under false pretenses. Conspiracy to defraud the public." The man rolled these formidable phrases under his tongue with too evident relish, and there was a certain grim assurance in his manner that strangled argument. "Don't you tell me what can't be done. You know what happened to Kid Banks, don't you? Six months on the rock pile, making little ones out of big ones. His lawyers cost him a thousand, and then couldn't do anything for him. He thought he could pull off a fake fight in this county. The sheriff is a bad *hombre*. When he goes after a crook he gets him good." The large man felt in his pocket and drew out two shining steel circlets, which jingled as he handled them. "You better win to-night, sonny, or ——" The sharp click of the handcuffs completed the threat.

Isidore moistened his lips with his tongue.

"And—if I win, what?"

The big man grinned.

"All off. Bygones will be bygones. Nothing doing. But if you lose ——"

"Mister," said Isidore in a husky whisper, "I give you my paralyzed word of honor I never had the intentions of losing this fight!"

Marcus and Meyer entered the dressing room together. "Callahan is in the ring already," said Marcus. "Where's the bucket and things?"

The large man turned at the door and looked at Mandelbaum.

"I'll be at the ringside," said he with significance. "Close to your corner." Then he went away.

"Who was that big stiff?" asked Meyer. "Has he got a bet on this fight, or something?"

"No," said Isidore briefly and unhappily. "I have."

"How much?" demanded Marcus, suddenly interested.

"Six months!" said Isidore.

IV

ISIDORE sat in his corner and stared at his opponent. For the first time a new element had entered his calculations. Callahan looked hard as pig iron. He also had the appearance of physical fitness, and none of the nervousness to be expected in a novice making his initial appearance against a seasoned gladiator. He chatted and laughed with his seconds as they laced his gloves, and not once did he so much as glance at the opposite corner. These things were not lost on Isidore.

"This guy," said he with conviction, "has been there before. He ain't worried or anything. Maybe I should have trained for him."

"Ho!" said Marcus. "You can lick all these near-fighters without no more than a clean shave!" It is the duty of a second to hearten his principal. Isidore glanced along the ropes, and there sure enough was the large man, chatting with a companion who wore a neat Vandyke beard and spectacles.

"The doctor!" thought Isidore. Then bitterly: "They ain't leaving me a single out!"

The principals were presented to the audience, and Callahan received a tremendous ovation, to which he responded by bobbing his bullet head as he swaggered back to his corner. Isidore was hooted unmercifully, his usual reception when fighting away from home. Several aspiring youths shambled into the ring and were introduced by the Master of Ceremonies as desiring to "meet the winner," after which they shook hands formally with Callahan and Mandelbaum. An impatient uproar beat down from the gallery:

"Git to business!"

"Bring on the raw meat!"

"Hey, Callahan! You know!"

The Master of Ceremonies waved his pudgy arms over his head.

"Order, please!" he bellowed. "Must have order!"

A bull-necked man shed coat, vest, collar and tie, rolled up his sleeves and clambered heavily through the ropes. It was Butch O'Connor, the referee. He strode to the middle of the ring and beckoned the fighters to him. Callahan approached, grinning cheerfully. Isidore's face wore a serious expression. He had forgotten the three hundred and sixty dollars.

"Cheer up!" bantered Callahan. "The worst is yet to come!"

"That's for you to find out!" snapped Isidore venomously.

"The proper spirit!" commented Butch. "Listen now!"

He droned through the familiar instructions, gave the customary warnings, and the fighters nodded and returned to their corners. Isidore, resting one glove lightly on the topmost rope, heard the Master of Ceremonies bawling the announcement heard, but took no heed. Isidore was looking at the big sandy man. The sandy man was showing something to his bearded friend something which he held cupped in both hands. Through his fingers Isidore caught the glint of bright metal. Both were laughing.

"Let 'er go!" howled the Master of Ceremonies.

"Bong!" said the bell.

Callahan shot out of his corner as if released by a giant spring. He rushed at Isidore, aimed a savage right uppercut

for the chin, missed by a matter of inches and floundered into a clinch, managing to step on Isidore's feet as he did so. The sheer force of his attack swept Isidore backward toward his own corner.

"Aw, don't fall all over the ring that way!" he complained, wriggling free and escaping into open territory. "Make a nice clean fight of it!"

"I'll clean you!" snarled Callahan, and rushed again. Isidore side-stepped neatly, and peppered him with stinging left jabs, but for all visible effect he might have been prodding a brick wall. Callahan bore in close, bent on roughing it, and again Isidore jabbed and side-stepped. Immediately a shrill voice was uplifted at the ringside:

"Stay with him, Callahan! Wear him out!"

Isidore turned his head slightly and his astonished gaze fell upon Cricket Cassidy's face, purple with enthusiasm and vocal exertion. And the Cricket had said that Callahan was easy, asking nothing for himself but the betting privilege! Would he bet on one man and cheer for another? Never. Of a sudden Isidore Mandelbaum felt very sick indeed, and Callahan was trying to make him sicker, in the same place. A glove thudded below Isidore's floating ribs into the unarmored region known as the pit of the stomach.

"Thatta boy!" howled the Cricket. "Downstairs!"

There was no time to meditate upon this bit of treachery or what it might portend. Isidore set himself solidly upon his large flat feet and began to fight. Other questions, and they swirled in his brain, must wait; Callahan would not. So the round ended in a fierce give-and-take in the middle of the ring. Isidore, because of his cleverness at evading punishment, had a shade the better of it, and the crowd whooped joyously at the bell.

"Hey! Don't lose your head an' try to outslug this guy!" cautioned Meyer Goldstone. "Rough stuff—that's his dish! Box him, Izzy, box him!"

"I been framed," grunted Isidore. "They jobbed me!"

"Who jobbed you?" asked Marcus Cohn, busy with a towel.

"Everybody!" said Isidore.

"Well, don't lose your head," warned Meyer. "Box him. Don't slug."

But Callahan would not box. He insisted on fighting with both hands at all times. The pretty art of feinting for openings interested him not. When Isidore sought to clinch he was jarred loose by a terrific tattoo upon his midsection. This was hardly beneficial. A young man in perfect condition may weather such an attack for a time, but Isidore, alas! was not in perfect condition. His habits were exemplary, but they did not include the long runs on the road which make for endurance or the physical exercises that strengthen the abdominal muscles. Plainly there were only two ways to stop the epigastrial bombardment: the first was to run; the second, to fight Callahan away from close quarters. Isidore remembered the large sandy man and chose the latter.

The last minute of the second round was a thrilling session for the spectators, but this time the honors were with Ireland. Isidore managed to plant two right hooks on Callahan's left eye, almost closing it, but just before the bell rang Callahan retaliated with a whizzing uppercut that sent Isidore reeling, and his legs played him queer tricks as he walked to his corner. His brain was whirling, but he saw one thing clearly: the sandy man was scowling at him and fingering something in his coat pocket.

"Didn't see that one!" gasped Isidore, while Marcus and Meyer plied towel and ice water desperately. "Tough, ain't he?"

In the other corner Callahan regarded his handlers with a lopsided smile.

"Who d' hell told me this boy couldn't hit?" he mumbled thickly. "A coupla inches lower down, an' fa-a-re-thee-well. He near tore me roof off!"

It was in the third round that Isidore ducked into an uppercut, blocking it with his nose. To his other troubles was added acute pain. After that it became a fight, *sans* art, *sans* science, *sans* everything but the spirit that must have moved the cave men to combat. Callahan and Mandelbaum, two men as unlike as unlike can be, met in the middle of the ring and reverted to first principles, but instead of clubs and stone hatchets they used their fists, while the spectators howled as their shaggy ancestors must have howled at the sight of human blood. At such a time one sees how easily the veneer of civilization peels off the soul of man.

Callahan forgot everything but the dark, sneering face in front of him. Isidore, dazed and shaken, but of superior intelligence, remembered but one thing—the sandy man with the handcuffs.

At long intervals each was in his corner, gasping, incoherent, deaf alike to entreaty and advice. It was a real fight of the sort seldom seen between professionals these days, and for the time the crowd forgot to be partisan. If the boys in the gallery did not love Isidore they at least respected him for what they called his gameness. After each round they looked at each other and said:

"Well, watta you t'ink of dat, hey?"

There came a time when darkness enveloped Isidore and swallowed him up. One instant he had been standing toe to toe with Callahan, fighting like a fury; the next he was falling, falling, falling through a bottomless black void. After an eternity of oblivion the gloom lifted slightly, and Isidore found himself huddled up on his hands and knees, underneath the ropes, staring at a red pool on the white canvas. As from a great distance he heard a singsong voice calling "Six!"

Nauseated and dizzy, Isidore lifted his eyes from the pool, and there below him, at less than arm's length, was a large man with a sandy mustache and steely blue eyes that glared up at him from under the brim of a gray sombrero. He seemed angry about something; vaguely Isidore wondered why.

The man's lips moved; Isidore tried to catch the message, but could not.

The distant voice chanted "Seven!"

In his benumbed brain an idea began to shape itself: Isidore knew only that the large sandy man was the key to a tremendous situation in which his future was involved. But what was it? Isidore shook his head, hoping that it would clear; the sandy man misunderstood the motion. He thrust his closed fist out over the ring floor, and as the fingers opened Isidore caught a glimpse of silver. Money? No, a silver star. The bright flash of the metal struck a beam into his muddled brain; memory returned to him. Six months in the county jail! A thousand dollars, and the lawyers couldn't do anything!

"Eight!"

"You know what you'll get if you quit!" The sandy man was making a megaphone out of his hands.

A dull roar filled the air. It was the gallery celebrating in advance of Callahan's victory. Callahan? Yes, he must be somewhere in the vicinity. Isidore Mandelbaum, who had never known the true meaning of gameness, heaved a sigh that was also a groan and, turning himself about, prepared to rise. He balanced himself on both hands, waiting, and as he waited the last shred of mist cleared from his brain. "Nine!"

Half a second now. Isidore remembered something he had heard about Bob Fitzsimmons in his fight with Corbett—no, not Corbett. It was Hall, at New Orleans. Isidore came up slowly, just as the referee's finger poised on the final down stroke that would have marked the end of the fight. His open hands dangled at his sides. He reeled this way and that, his right arm swaying at his hip. His eyes were fixed in a glassy stare; his lower lip drooped ludicrously. He was such a pitiable spectacle that Callahan dropped his gloves to laugh.

Seven minutes later Callahan became aware of a strong smell of ammonia and opened his eyes. All about him were stern faces and accusing eyes.

"Wha—wha's happened?" he muttered.

"What happened!" cried the man who held the bottle of smelling salts. "You thought he was out, but he was only stallin' to get your guard down! He knocked you dead in the eighth round—that's what happened!"

v

PATRICK TIERNEY sat in the back room of the Golden Gate Saloon, alone. The San Francisco contingent had departed, jubilant, save for a small man in a checkered suit and a tall man whose usually somber countenance wore an added gloom. Point Richmond had retired for the night.

A creaking footfall broke the silence; it was that of a large sandy man trying to walk on his toes.

"Well, Pat," said he, "I've got to hand it to you! It worked like a charm. Who would have thought he was as game as that, eh?"

"He had to be," said Tierney succinctly. He drew out a thick roll of bills and counted off a certain sum.

"You cleaned up, did you?" asked the large man.

Tierney nodded.

"Here and across the Bay," said he. "Most of it over there though." He handed some bills to the sandy man, who counted them carefully, for he knew Tierney. Then he tucked them in one vest pocket, while from the other he drew a small silver star and from his coat a pair of handcuffs.

"Guess I won't have any more use for these," said he.

"No," said Tierney, recovering his property. After a time he laughed silently, rocking back and forth in his chair.

"The bird didn't like music any too well," he chuckled, "but between us we found a way to make him sing the notes!"

GOSH, HOW THEY DREAD IT!

By Samuel G. Blythe

CARTOON BY HERBERT JOHNSON

OUT of the thirteen original jokes of the world, exclusive of the six who have seats in the United States Senate, I pluck this one, which is number seven—not so much to point an im-moral as to adorn this tale:

"Where ye goin', Si?"

"Goin' to taown t' git drunk—an', Gosh, how I dread it!"

Having plucked it and printed it, I hereby revise it to this extent:

"Where ye goin', Republicans?"

"Goin' to Chicago to nominate Hughes—an', Gosh, how we dread it!"

Whereupon one of the thirteen original jokes of the world becomes the original joke—not of the Old Guard, but on the Old Guard, which makes it more difficult.

Before proceeding further with these remarks I desire to call attention to one thing, which is that, as the old man said, they were true at the time of them. These remarks, which were remarked immediately after the Republican National Committee held its meeting in Washington, were at the moment highly and commendably veracious as to the Hughes feature of them, as well as in all other respects. There is no fear that events may make what is here set down—exclusive of the Hughes part of it—anything except more ardently authentic as time wears on; but it must be understood that these chronicles, as far as Mr. Hughes is concerned, relate exclusively to the thoughts, fears, dreads and dilemmas of the Republican politicians, bosses, leaders, and other main men not classified, and bear no relation at all to the intents, purposes or performances of Mr. Hughes.

That is to say, Mr. Hughes may at any moment absolutely refuse to be put in any position wherein he becomes either a dread or a deliverance for the Republicans. He may declare himself out of it. He may say he will not accept if nominated. He may not. That is his affair. My affair is to make a record of the politics of the National Committee as focused at Washington, which is not without its contemporaneous interest, no matter whether Mr. Hughes speaks or remains silent. If he speaks it is the situation as it existed before he spoke. If he remains silent it is the situation when the story comes to public view. So far as Mr. Hughes is concerned, he is merely a lay figure in this narrative. The actors in it are the Old Boys, the Guard, guardsters and guarded. Hail to them! They never die! They never surrender! They never learn! They never will!

Wherefore, have at it: Nominally, of course, the Republican National Committee met in Washington to fix a date for its forthcoming free and untrammeled—three cheers!—convention, and to designate a city wherein that independent gathering should be held. It fixed the date as June seventh next and selected Chicago as the city on which the honor of entertaining the delegates and others was conferred. It also made some small pother about reducing the representation in that convention, mainly from the Southern States, which was in the interest of economy for candidates, inasmuch as it is now provided that there shall be some ninety less of the black-and-tan variety of delegates from the South, thus denying the loudly heralded Democratic prosperity, in a righteous way, by providing for the exercise of that thrift which should ever be the watchword of a nation's guardians and pilots. The next Republican National Convention will have some few less than a thousand delegates instead of some few more, and many of these will be the product of primaries.

That is about the *pro-forma* part of it, as enacted in a grave and dignified manner in Washington. But there were and are many other parts of it, and the whole makes up a most interesting view of the under or inner side of national politics as played by the Old Guard gentlemen who accomplished heroically the nomination of Mr. Taft at Chicago in 1912, and who at the same identical moment accomplished his historic beating.

It must be understood, in order to gather the full interior lights and shadows of this recital, that the Old Guard

gentlemen who put Mr. Taft across in 1912, though not usually or especially wise as to the temper of the people, had no fatuous ideas at Chicago that Mr. Taft would be elected. They did not. They nominated Mr. Taft not because they had any more than a platonic affection for him, but because they had a fervent love for themselves. They lost their election, but they held on to their machine. That was the sum of it. They cast Mr. Taft to the ravening people and they held firmly to the remnants of their organization. "Do you mean to say that Mr. Hilles is to be the chairman of the National Committee?" the leader of all the leaders was asked after the Taft convention had completed its labors.

"What difference does it make?" he inquired.

They knew they were beaten. They knew Mr. Wilson would be elected because of the defection of the Bull Moose. Instantly their thoughts and plans were predicated on the next convention and the next nomination—the one of 1916, for which the aforesaid preliminaries have been arranged; and of that they have been thinking and planning ever since.

They conferred. Some one—name not disclosed—had an inspiration. Most of them, of course, had Inspiration—meaning the copper—but this was the other kind. One of them had an inspiration, and that inspiration was Elihu Root.

"Root is the lad!" this one said. "We can go downtown in New York and flash Root on them and they will come across. They know Root. So do we. We'll make our play with Root."

They made it. Within a few weeks there burgeoned into print that interesting Root inflorescence that was noted a time back, and Mr. Root became the floweret of their hopes, political and fundistical. Of course it seemed a cinch. There was Root—E. Root—well known and well beloved of all the producing classes; and what more was needed? Strategically nothing; but actually much. The hideous fact of it is that the producers, incited to produce because of Mr. Root as promoted by the Old Guard gentlemen, did not produce. They turned deaf, not to say dactylogic, ears to the proposition. They tightwadded themselves into a disconcerting analogy of an Indianian of Scotch ancestry, than whom no tighter wad exists. They would not give up; and there the Old Guard gentlemen were, with a fine, fruity, Rooty boom on their hands, and not a leaf stirring in the direction of contributions!

The More the Merrier

POLITICIANS have certain set rules. One of the oldest, and the most favored in a contingency of this kind, is to set up, aid, abet and encourage many candidates, in order that no candidate may come with preponderating strength. Multiply candidates to diminish opposition to any particular candidate. Thus, the word was passed that it was a free field and no favorites, and that all were welcome to the lists.

Years ago, before we became so uplifted as we are now, one of the attractions at the annual county fair in my county was a sweatboard, a gambling device whereby it was possible but not probable to win money by virtue of making a small stake and throwing the dice. Thin-faced, well-dressed men came to town and set up the sweatboard, and the visitors to the fair campaigned against them, with dimes and quarters and dollars, to the great and increasing profit of the owners and operators. Each sweatboard had a barker and each barker had his line of ballyhoo. The most common was this: "Come on, boys! All down! Twenty can play as well as one."

No comparison is sought, intended or implied; but that was the ballyhoo of the Old Guard gentlemen.

The boys came flocking in—not twenty of them, but sufficient. We read of them and their appearances hither and yon. Senator John W. Weeks emerged from New England. Former Senator Burton appeared in Ohio; Borah, in Idaho; Fairbanks, in Indiana; Cummins, in Iowa; Sherman, in Illinois, and so on. Then the Old Guard gentlemen sat back and waited while these boys and others gallivanted about the country and spoke their little pieces and made their little deals for delegates, and endeavored to incite enthusiasm, interest, or even notice, for themselves.

After this sort of thing had been going on for a space the Old Guard gentlemen began to tot up. They looked things over. They inquired here and there and back and forth as to the impressions made by the individuals and the impression made by the aggregation. Well, it was discouraging, to say the least. The Old Guard gentlemen discovered that neither any individual nor the aggregation had made a dent, so far as the Republican public was concerned. They were held to be good, amiable, hard-working boys, and all members of this club; but that was as far as they got or went.

The Republicans of the United States, as left after "the wreck of matter and the crash of worlds" in the 1912 election, or as since distended by the oozing back of the erring brethren who followed the bellow of the Moose in that campaign, had a look, made an appraisement, sniffed a most contemptuous sniff and shouted "Nothing doing!"

The old-line, new-line, relined and limicoline populace, patriots, proletariat and plainsters would have none of them. As our English friends have it, the Republicans out in the country were not taking any. This was checked up. It was so. It was so-er than so. Nothing doing!

And while these investigations were in progress a Great Truth lighted on the Old Guard gentlemen, clamped itself to them, and made them shiver and shake; a Great Truth swept down on them and refused to be shooed away a Great Truth, which was and is that the Republicans of these United States, not excited over the claims on their affections made by these parading protagonists of themselves Weeks, Fairbanks, Cummins, Sherman, Borah, Burton, *et al.* not giving them serious heed did display and are displaying a considerable and consternating interest in Charles Evans Hughes, at present an Associate Justice of the Supreme Court of the United States, and formerly governor of the state of New York.

It was devastating. Here the Old Guard gentlemen had gone to the pains of setting up all these pins and inviting the populace to play in the game, encouraging the boys to get in and craftily inciting the Republicans to get in after them; and there came bellowing in from all parts of the country a cry for Charles Evans Hughes. Now, the secret of this was not so much the strength of Hughes across the land, but was the weakness of the others. It was a sort of reflex. "Pish-tush!" said the Republicans, having a look at the campaigners. "These amiable persons will not do. About all there is to it, so far as we can see, is Hughes. He seems more like presidential timber than any of the rest of them. What's the matter with Hughes?"

Speaking in terms of the Old Guard gentlemen, the main thing the matter with Hughes is that the only person other than Hughes in these United States, regularly Republican or otherwise, the Old Guard gentlemen would regret more to have as President is T. Roosevelt. They do not want Hughes to be President. They abhor the thought of it; and yet, as the thing lays, and until Mr. Hughes does or does not clear the atmosphere, they think of it every time they think of politics, which is constantly. Moreover, they do not want to nominate Hughes for President. They are perfectly content to have Mr. Hughes remain where he is, adorning the bench, hirsutely and otherwise. Further than that they have no desire to see him go. Nominate Hughes, with a chance, as they think, of electing him! Oh, torpedoed be the thought, submarined, snagged, and a sharp note written about it!

Still, there is Hughes. There is not the slightest doubt that there is a wider sentiment for him in this country among Republicans, both standpat and coming into the pat, than for any other individual or for all other individuals combined and coalesced. It may be a negative rather than a positive strength, but there it is; and those Republicans who met in Washington, fixing the date for their convention, know it, and knowing are afraid. Gosh, how they dread it!

All Aboard!

The Old Guard Nervous

AS FOR Mr. Hughes, he rather testily took his name off the ballot in Nebraska, and it is reported that, not long before this was written, he told an inquirer of high news-gathering estate that in no circumstances would he be a candidate or consent to be a nominee. That public announcement, in final terms, may come at any time or may not; but, whether or not—the story is that Mr. Hughes will make it definite in the spring—there is no denying that until it does come the strongest potential candidate for the Republicans is Hughes. And the further fact is that the Old Guard gentlemen, thinking to have a nice neighborly convention which shall tumult a while for favorite sons and then be tumulted for the real favorite, whether he is a son or not, are much wrought up. They like Mr. Hughes—yes; have a high admiration for his many excellent qualities—yes; appreciate his remarkable attributes of mind and heart—especially heart—yes; but —— On that but there hangs the despair of the whole gang. Dod gast it, they may not be able to stop it!

In a previous article I said that my investigations showed me, after a trip across the country, that Hughes was the strongest man, as a prospective candidate, the Republicans have. A man who lives in Wisconsin wrote to me rebuking me severely for this, saying I was parroting the remarks of others, and other dis-nice things. This man said he had traveled all over Wisconsin, and that there wasn't a scintilla that was his remark of Hughes sentiment. And yet, on the day I received the letter the present governor of Wisconsin, E. L. Phillip, was quoted in the dispatches as saying that Hughes is the only candidate for President on whom the Wisconsin Republicans can unite; which shows that, even in so politically homogeneous a state as Wisconsin, there may be differences of opinion and information.

It is so elsewhere. The Old Guard gentlemen are not mistaken. They know that, as it stood at the time of their meeting in Washington, Mr. Hughes was the one strong man, the one good strong man as viewed by the rank and file. Now, then, without presuming to know what Mr. Hughes thinks about all this, there are a few things that indicate trends, as the saying is. One is that the Supreme Court of the United States is more fully cognizant of its dignity, and its awesomeness, and its finality, and its general all-round katishness, than any outsiders or all of them.

The Supreme Court of the United States regards itself highly, and justly so; and it takes such steps as may be necessary to preserve its dignity at the high mark.

For example, it is the aggregated opinion of the Court that its responsibilities are so great, its character so immaculate and its prerogatives so tremendous that it cannot, even in the slightest way, be partisan, or even political, albeit most appointments to it are political in a way, and the political balance is skillfully and traditionally maintained by the appointing powers. The Supreme Court does not think it consonant with its traditions, precedents, dignity or durability to have men coming to it, staying a short time and dropping out. It considers an appointment to its bench a life task and duty.

Not so long ago a lawyer appointed to the Court, finding the work extremely laborious and somewhat distasteful, thought of resigning. He was promptly taken in hand by his colleagues and shown the error of his desires. He was informed that the Supreme Court would not tolerate such an action.

He was there, a member, and there he must remain. There could be no hopping in and hopping out merely because the work was hard or there were more emoluments elsewhere. He remained.

This is cited to show the difficulties in the way of Mr. Hughes. He has friends who say the work is congenial, and the associations. It would be distinctly bad form for him to be even an underneath candidate while on the bench; though several of his decisions are cited by politicians as having trends candidatewise, which is scouted at by all who are not politicians and are not constantly discovering ulterior motives in public men.

Meantime the Old Guard gentlemen are in quite a stew; but they are none the less proceeding along their own lines to shape up things for themselves at Chicago. Their plan still holds in a way, and, barring the accident of wreck by Hughes, that may come. They are going to hold, as will be impressed on the people, a wide-open convention. It will consist—so the advance notices will say—of uninstructed delegates and instructed candidates. The boys will be allowed to come and tell about their favorite sons, and a pleasant time will be had by all voting for these various favorite sons—the instructed candidates—for a time, or until the game has been framed. Then, out of the welter will come the man they have decided on, and the great effort will be made to nominate him.

The plans of the Old Guard gentlemen are shaped in this wise: After sufficient favorite-sonning has been done to gratify the ambitions of the sons themselves and give them a publicity run for their money and expended effort, it will come to be time to combine on some suitable person whose nomination will cause no bolts and be generally acceptable, and who likewise will not be so far away from the control of the Old Guard gentlemen. Of course the best-laid plans of Old Guard gentlemen sometimes blow up with a loud noise, and sometimes with a soft noise, and sometimes just peter out noiselessly. But, if it can be done, the Old Guard gentlemen, realizing their responsibilities and seeking to confirm them, will reach back behind the curtain and produce the man they have had in mind all the time, and make a play to nominate him.

They may win.

There isn't any real idea among these Old Guard gentlemen that there will be anything to Weeks, or Burton, or Borah, or Cummins, or Fairbanks, or Sherman, except noise and badges. Of course, if one of these men can show a great support, that will be another story; but the Old Guard gentlemen, having found that the candidacies of these favorite sons has awakened nothing in the breasts of the Republicans throughout the country except a sentiment for Hughes, won't make a try with any of these. They will have their few hours or days of show in the balloting and then pass on and out.

The problem is to get the man on whom to concentrate finally and decisively. There is a fear that Colonel Roosevelt, because of preferential primaries, will come along with some delegates. Maybe he will; but there is nothing so certain as that the Old Guard gentlemen will go so far as riot, murder and the use of poisonous gases to prevent the nomination of the Colonel. Furthermore, there is the story they circulate that the Colonel thinks the Old Guard gentlemen and the Republicans who associate with them are not yet sufficiently chastened, and must be beaten once again before they are in shape to be molded to suit his purposes. The Old Guard gentlemen believe this story of the interior thinking of the Colonel, and I give it on their authority—not on his.

The boys who are out in front now will fall at the liverpool. If they are coming strong when that jump is reached the Old Guard gentlemen will see to it that there are a few extra rails on the fence, and that the ditch is widened in order to make the falls certain. Meantime, the chaps who are running behind will be considered. There will be Whitman, for example, governor of New York, who is again taking a tentative toss at it; and Philander Knox always stands waiting at Valley Forge, Pennsylvania, while sundry others are showing in the fog. They will give young Jimmie Wadsworth, now Senator from New York, a good, hard scrutiny; and they will have a look at this one, that one and the other one.

The dread of Hughes will be there unless Hughes has shredded the dread from himself Hughes, the Great Potentiality; but if that is out of the way they will center and fasten on another. The Old Guard have heard that two rather expert inciters of popular opinion—the Honorable Frank H. Hitchcock, former Postmaster-General, and Taft manager in 1908, and the Honorable Frank B. Kellogg, of Minnesota—are more or less concerned in the fostering of this Hughes business. The Old Guard gentlemen have heard this and it doesn't lessen their uneasiness, though they all have wondered what had become of Mr. Hitchcock. Hughes! Hughes! He's the man they fear will bag them if they don't watch out!

But if it isn't Hughes, then who will it be? Now I am writing this in December and the convention will not be held until June. What is said here relates to the present and not to the future. I do not profess to know what man will be the ultimate choice of the Old Guard gentlemen and the Chicago convention—nor do they know; but if the convention were to be held at the time this is written, and the situation were favorable to the maneuverings of the Old Guard gentlemen, they would maneuver that convention in such a way that the nominee would be the Honorable Samuel W. McCall, elected in November to be governor of Massachusetts. And I may say, in closing, they might go farther and do a great deal worse.

CASHING IN

By EDGAR FRANKLIN

ILLUSTRATED BY HENRY RALEIGH

ONLY superman or gambling man can wear four thousand dollars' worth of real money upon his person without radiating a certain visible consciousness of prosperity. Although the skirts of his sedate frock coat hid the astonishing bulge in Henry Trindel's trousers pocket as he hurried through the suburban loveliness of a Clythebourne morning toward the eight-three, more than one remarked upon the unwonted jauntiness of his step and wondered at the bright and deprecating smile that lurked between Henry's sober little side whiskers.

In the corner seat of the club car the skirts fell back. Mr. James Merriweather, massive friend and next-door commuter, grinned suddenly at Henry Trindel's bulge and, comprehending its nature, allowed plain, uncultured curiosity to gnaw within him. Only last evening Merriweather had watched Henry Trindel count an even thousand dollars from that impossible collection of currency and hand them to dumfounded Gilda, his exquisite wife; but Merriweather, like Gilda herself, was in the dark as to the source of the wealth. The large husband of beautiful Myra Merriweather detested incomplete information. He moved closer to the small husband of beautiful Gilda Trindel, her dearest friend, and lowered his voice.

"I see," said he, "that nobody has taken it from you."

"I Was Just Feeling for My Money," Henry Whispered Apologetically

"Eh? Oh, the money?" Henry Trindel answered airily. "Of course not."

Then he gazed dreamily from the window of the club car and after a brief, unfruitful pause Mr. Merriweather's low, confidential laugh rippled pleasantly above the rumble of the eight-three.

"Well, we're all alone now," he said heartily. "Tell me where you won it and how—and how much did you win, old man? Tell me all about it, Trindel."

Pensively Henry Trindel's slim white hand moved over the lump. It was, of course, no more nor less than the commission upon a contract well, if inadvertently, closed for Bland & Brackett, Incorporated, whom he had served so faithfully these twenty-seven years. The same blissful thing might have happened to anybody, but in himself blind luck had picked an unlikely spot for landing and—Henry had mystified them!

Gilda, Myra, Merriweather, his sudden wealth had mystified them all; and there was a novelty to that sort of thing not lightly to be surrendered.

"Why bother talking about money, Merriweather?" he asked artlessly and unexpectedly as he studied the hurrying landscape. "We get plenty of that in the city during the business day."

"And still," said the large person, "if this chanced to be a get-rich-quick proposition open to one of my means and intelligence ——"

"Oh, it isn't," Henry Trindel said blandly. "This was something altogether different, you know."

With a thoughtful frown and genuine solicitude Merriweather considered Bland & Brackett's abbreviated seven-thousand-dollar-a-year cashier. Somehow Henry's colorless personality had altered tremendously these last twenty-four hours! When he should have been perfectly obvious, he was deftly evasive; when he should have been whispering the thrilling details into Merriweather's ear long before this, he was placidly secretive! And that lump was real money, and normally Henry should be clutching it with one hand and gazing round furtively while he bit the nails from the other.

"Sometimes, Trindel," said Mr. Merriweather with a final, tentative prod, "I think you're a pretty sly dog."

"Sometimes," said Henry Trindel, and there was quite pathetic satisfaction in his tone, "I think so myself."

Merriweather leaned back and clipped a fresh cigar.

"You have me guessing, Trindel," he confessed; "but whatever the answer may be, get that stuff into the bank before someone comes along to interview you with a blackjack. It's not safe to lug it round that way."

Briefly Henry Trindel's eye wandered to Mr. Merriweather. It was a most puzzling eye this morning. Beneath its outer stratum of new contentment lurked a hint of sorrow and a suggestion of pleading, and when they parted as usual at the subway station the larger Clythebourne commuter was quite absorbed in the riddle of the new Henry Trindel.

He was not the same old nervous, penny-guarding Henry, so much was certain. In a brain not too much given to imagination Mr. Merriweather found an odd, amusing impression of a small, smiling butterfly with little, black side whiskers, who crawled out of a black diagonal cocoon and into an unfamiliar world, likely to wing his flight in ways beyond the prediction of man.

Just where Henry had collected all that wealth was to remain a mystery apparently; had Merriweather not known him so well he would have been almost inclined to suspect that Henry Trindel had looted his employer's safe. But that he was temperamentally unfitted to carry it about seemed beyond question. On the edge of the Forty-second-Street traffic Mr. Merriweather paused, scowled and filed a resolve. He was really rather fond of little Henry, and his beloved Myra had been Gilda's chosen intimate for many years. In the interest of their general happiness he would

keep an eye on Henry Trindel for a while, the keenest and most protecting eye of which he was capable!

Brackett, himself the whole firm of Bland & Brackett, sounded the same note of warning when he welcomed his cashier for the day. "You look different this morning, Henry," said Brackett. "You look cheerful!"

"I feel so." Henry Trindel smiled with strange serenity.

"Your pants don't fit," pursued the firm. "That one leg is an inch shorter than—— Huh? Why, you've got the pocket stuffed with lunch!"

"That isn't lunch," said Brackett's invaluable aide. "That's my money."

"The five thousand?"

"Er—most of it"

"Well, upon my word!" muttered Mr. Brackett. "Why on earth didn't you leave it here in the safe overnight? I wouldn't carry round a sum like that, Henry. Get it into the bank!"

"Yes, I—I mean to do that, of course," said Henry Trindel, but his bright smile faded as he pattered to his office for the duties of the day.

It was very odd and quite unlike him, but inwardly he resented Brackett's suggestion just as he had resented Merriweather's. In the solitude of his sanctum, with pass book before him and bills nicely counted and bunched, the pen above his deposit slip grew strangely weak and reluctant. Henry Trindel sighed, recapped his pen, admitted that some weird change had taken place within him and embarked on a hunt for its cause.

He had not far to seek. The prospect of parting with that actual money was what worried him. Crammed into his pocket it had been a warming poultice against a starved soul, and when through forty-two frugal years a soul has known few purely personal poultices it is likely to yelp a little when one has been removed. Gazing at his pass book Henry Trindel understood—he would not say good-by to all those real banknotes just yet. He was known everywhere as a person who never carried more than three or four dollars in cash; for another day or two the astonishing roll would be safe enough in his pocket.

After that, of course, he would bank it and when the opportunity appeared invest it profitably; but meanwhile there was balm in the feel of it and a queer narcotic delight that lulled to slumber the eternal worry about current expenses. Henry Trindel counted his own four thousand dollars over again, purring happily, and thrust them deep in his trousers pocket.

Riding homeward alone—since Merriweather affected the purely Wall Street society of the earlier commuting trains—the deep peace within him grew, for something told Henry Trindel that his luck had changed at last, and he was by nature a trustful soul and ready to believe.

"You've Made Me the Laughing Stock of Everybody I Know, to Save Money!"

And the happiness the change would bring to Gilda! Not, of course, that four thousand dollars elevates one to the millionaire class, but a fraction of it would provide so many of the little odds and ends that Gilda craved. It was no fault of pretty Gilda's that she had not helped him save money during these twelve years of their married life. Some are born to hoard and scrimp and some to shine. Gilda, being of the latter, when henceforth she desired any little aids to shining he need not say her nay.

Curiously or otherwise, the nimble brain beneath Gilda's perfect coiffure had selected much the same paths of thought. When the maid had left them to their coffee Gilda's smile across the table might well have brought truth bubbling from a Henry less thrilled with the novelty of teasing.

"So now, Henry dear," said Gilda with a curiosity far more acute than Merriweather's, "tell me all about it! How did you get all that money, and how much was there in that amazing roll?"

Henry Trindel merely smiled. Once she had chided him because he did not make a little on the side like other men. And the cold, bald truth has destroyed so many millions of happy illusions!

"Why, I turned a little trick," Henry smiled quite archly.

"What sort of trick?"

"Dear child," said Henry Trindel to his little spoon, "you know nothing of business."

"Was it stocks?"

"I am unalterably opposed to that sort of gambling, or any other."

"Just—er—business then?"

"Just—er—business, my love," Henry mocked fondly.

Gilda contained herself. Second by second sheer wonder at her new Henry increased as she studied the unperturbed amusement of his eye; intuition, stimulated by the thousand delightful possibilities that seemed to live behind the amusement, assured Gilda that at last her Henry's feet were upon wealth's highway. A queer, eager little smile came to her lips.

"You're mean!" Gilda pouted. "You're not going to tell me even one single thing about it?"

Mild, delighted merriment shook Henry Trindel.

"Perhaps just one thing," said he, "if I think it wise."

"Then tell me this: This—this lovely trick, as you call it, dear," Gilda hurried on quite breathlessly, "is it something you're going to turn again?"

In her husband's pocket the thick roll bumped the apron of their dining table. It was there; it was real; he had earned it!

Who, remembering Brackett's unbounded approbation of yesterday, could besmirch the future with dull grays? Who could say that even to-morrow another contract would not appear and beckon him?

"Why, I don't know why not, my dear!" Henry said briskly.

Gilda relaxed entrancingly. Her dimpled elbows rested upon the table and she beamed pure affection at Henry Trindel.

"I'm so glad!" she said softly. "I knew that you could do it, and it's perfectly fine of you, dear. And Henry?"

"Yes?"

"Things are different now, aren't they?"

"In what way?"

"I mean, we could entertain a little really entertain, not just have three or four people in for dinner. There are some lovely families up here that I'm just barely acquainted with as yet, and the men would be the very people for you to know, now that you've—er—branched out. I might give a real musical evening, Henry?" Gilda suggested.

"Why not?"

"Well, it would cost—quite a little."

"How much?" asked Henry Trindel, and his brevity was as impressive as his unconcern.

The dainty pink of Gilda's cheek grew deeper and her blue eyes sparkled suddenly.

"Oh—a lot!" she said readily. "Two or three hundred dollars for the catering—I'd have Molino up for that, of course. And then the palms and the flowers might come to as much more. I'd see Miss Atterbury and—it would be expensive, Henry!"

Henry Trindel gazed dotingly upon his adorable Gilda, all vivid and aglow with eager anticipation. She was proposing that they spend what would have been a small fortune yesterday, of course; yet it seemed to render her vastly happy.

"Have your musical evening, child!" escaped Henry Trindel.

Audibly Gilda caught her breath.

"No—no matter what it costs?" she asked with difficulty.

Even under the spell of four thousand dollars one does not immediately shake off all the caution of a lifetime. Henry Trindel's mild eyes widened slightly and he cleared his throat.

"Why—within reason, of course—yes, I think so," he said less magnificently. "Within reason, no matter what it costs."

"You darling!" breathed Gilda, all full of simple gratitude.

Through a long, ecstatic minute the clock ticked cheerily.

"Did you deposit it with our regular account?" Gilda asked quite irrelevantly.

"No, it is still in my pocket," Henry Trindel confessed.

Gilda sat bolt upright.

"Your pocket!" she exclaimed. "All that money?"

"It is quite safe."

"I know, dear, but—but it is so unlike you!" Gilda murmured, and sudden, utter perplexity drew her pretty brows together. "I—why, I was wondering this morning if stopping first at the bank had made you late at the office."

Deep in a pleasant dream of his own, Henry merely smiled absently at his little spoon and forbore comment. Between the pretty brows a definite line appeared. Gilda, forgetting musical evenings for several seconds, grew really concerned about the Henry who could actually smile at the risk of—oh, thousands upon thousands of dollars—in an open pocket. There was no reassuring quality in that new smile; it was, in fact, not even convincing.

"You're joking, of course?" she asked abruptly.

"Eh? Does that look like a joke?" chuckled Henry Trindel as loving, widespread fingers held his wealth aloft!

"Henry dear!" Gilda said very earnestly. "Please put that away—someone might be at the window! And to-morrow morning, the very first thing, deposit it!"

There was a familiar ring in her voice not a note of actual command, of course, but a ring that demanded attention. Henry Trindel's jocularity hurried away from there and the money returned to his pocket.

"I I mean to do that, of course," he muttered.

Yet it is noteworthy that on Sunday morning Merriweather, rambling rubber-soled, surprised Henry Trindel. The Bland & Brackett cashier was seated beneath a thick bush at the foot of his garden, whistling a tune and counting over his fortune. Merriweather spoke with most unusual sharpness.

"Say! Are you still toting that stuff round in your pocket?"

Henry Trindel, having started violently and all but cringed for a moment, chose to be defiant.

"Has anyone a better right?" he demanded.

"Maybe not," said Mr. Merriweather; "but no presumably sane man has any license to lug round a baby fortune as if it was an old handkerchief. You'll lose that!"

"I have been handling several millions of dollars a year for many years without losing one cent," the cashier stated.

"All right, Trindel, but this is plain, plumb foolish," the large gentleman said more gently. "I wish you'd slap that

stuff into the bank before something happens to it. It's getting on my nerves."

He was right, of course. After a moment, Henry Trindel nodded unenthusiastic assent.

"I mean to to bank it, of course, Merriweather," said he. "To-morrow."

"My Money's Gone! Nearly All My Money's Gone!"

About six o'clock it became quite apparent to Henry Trindel that the subdued excitement and bustle of the last week or two were bearing full fruit. For one thing, he had dined all alone in the pantry, from a tray thrust at him by the perspiring cook. The dining room had quite lost its identity. The massive sideboard had deserted its post and was filling the pantry with its bulk, and Gilda's beautiful piano had taken the sideboard's place. There was foliage in the dining room, too, tons of it, oceans of it! and the chairs of the drawing room, augmented by a dozen or two Henry could not recall having seen before, were spread about in artistic little groups.

But of Gilda herself there was no sign at all, although he sought her rather bewilderedly when the cook had snatched away his tray. Gilda, as it chanced, was upstairs with the perfect maid, working her way into a creamy creation for which the bill would come in on the first—because this was the night!

This was the evening of Gilda's first real entertaining, and a thin film of tears came to Henry's gentle eyes as he looked about and thought of all the excited, childlike pleasure she had taken in her preparations. He wished that she had gone even farther and procured absolutely everything suggested by her fertile mind; Henry Trindel nodded and honestly wished that, if necessary, she had spent another hundred dollars!

Here the perfect maid tapped his arm smartly and informed him of madame's message, to the effect that he had just fifteen minutes in which to dress. He hurried upstairs obediently, paused to exchange a playful word or two with Gilda, discovered that both she and the hairdresser were on the verge of tears about something, and fled.

After which, when Gilda, sparkling and exquisite, had led him below, events in general took to parading as in a nightmare fog before the nominal head of the household. There was a Miss Atterbury waiting, when finally they rushed to the festive region below—a handsome, commanding woman of early middle age in the most insufficient gown Henry Trindel had ever studied at close range. Instinctively he feared her; but she gushed over Gilda, and Gilda seemed glad to have her with them this evening. There was a thin little Italian girl, an electric person whose black eyes snapped and whose nervous fingers wandered incessantly over her violin; the Atterbury lady addressed her as "Pagini." She led up a thickset, mighty man, too, with the cheekbones of a prize fighter and the mane of a lion, murmured something in an awed tone about "Wodzinski, Mr. Trindel," and smiled benevolently as the ferocious creature mumbled at Henry and crushed his right hand in a chrome-steel grip.

Cars were tooting in front of the house now and people arriving pleasantly familiar people most of them, Henry noted, but every last one dressed as if he or she had stepped out of a society drama. As a regular topnotch collection of fashionables they measured up to or even beyond the standard, and for no earthly reason they sent queer little thrills of fright through Henry's dream-state as he tried to greet them with formal, dignified ease and at the same time to keep the unaccountable drop of perspiration shaken from the end of his nose.

Presently, however, they all seemed to be there and Gilda had drifted into their midst. Henry Trindel moved inconspicuously to the side bay window and was rather astonished to find Mr. Merriweather, looking bored, camped in the shadows. Merriweather grinned strangely at Henry and summed up with:

"Some gathering, Trindel. Gilda's a wonder!"

"Isn't she?" Gilda's husband said thinly.

Then he sighed shakily and smiled and fumbled behind him.

"Lost your handkerchief, Trindel?" Mr. Merriweather asked.

"I was just feeling for my money," Henry whispered apologetically. "I didn't want to leave it upstairs in my other trousers."

"Not the big bundle, Trindel?"

"Why—er—yes," his host said apologetically.

"Well, I'll be ——" Mr. Merriweather began, and thought better of it, for his eye wandered across the throng and he asked suddenly: "Isn't that Mary Atterbury?"

"I don't know her first name."

"Then that is Wodzinski!" said Mr. Merriweather, and the gaze he turned upon Henry Trindel's profile was all blank amazement. "No wonder Myra wouldn't tell me a word about the plans, the little monkey! I—did Gilda get him or did Atterbury bring him?"

"The fellow with all the hair? I fancy Miss Atterbury brought him," the master of the house said innocently and without concern. "I'm pretty sure Gilda doesn't know him; she never mentioned anyone with a name like that."

"And I knew that it was Pagini the second I laid eyes on her!" Merriweather breathed excitedly. "Pagini!"

"I imagine she plays the fiddle," Henry Trindel smiled.

"I imagine, Henry, that she does," the large gentleman agreed, and this time his voice seemed to choke up strangely. "I —— Well, my Lord!" gasped he.

For the moment the master of the house was quite absorbed in watching the hairy person with the Polish name, who strode down upon the piano and smiled at a flutter of applause. At his side Mr. Merriweather looked down upon Henry Trindel. He scowled, did Mr. Merriweather, and then, looking round almost wildly, scowled at the distant, perfect back of his hostess. With a jerk his attention returned to Henry Trindel.

"Say!" he said energetically.

Atmosphere was percolating fast into Henry Trindel. He glanced up at his huge friend with a little hauteur.

"Yes, old chap?" he murmured.

"Have you made definite arrangements with ——"

"Psst!" Henry Trindel whispered reprovingly. "I think he's going to play."

Mr. Merriweather's jaw dropped. There was a crash of sound as the stranger sought to break out the keyboard of the piano and, it being a substantially built instrument, failed. Henry Trindel held up a small white finger, demanding silence, and turned his polite attention toward the sound. Mr. Merriweather's breath left him with a puff and he shrugged his shoulders.

"Well, damn it! It's none of my business!" he stated as a second terrific crash came from the piano.

The lights had not fled and the garlands were not dead, for there had been no garlands in the first place, but the last of the motors had chugged from the curb and Gilda's evening was over. The Pole had played his piano, the little Italian girl had played her violin, and the utter delight of the throng testified to Gilda's triumph as a planner of pleasant little evenings. Admiration that was mostly awe possessed Henry Trindel as he watched her now, chatting with Myra Merriweather, all that remained of their guests, and wondered where on earth she had ever discovered that musical pair and how she had persuaded them to come out here. Henry Trindel's business in daylight hours was the tending of Bland & Brackett's cash; evenings he gave to the market or Dickens.

Quite inconspicuously Mr. Merriweather detached himself from the ladies, took Henry Trindel's arm and, with a twitch, piloted him to the so-called den.

"Trindel," he said rapidly and solemnly, "I've no idea of butting in, but a blind baby could see that you haven't an idea of what you're up against here and I want to warn you. I don't know much about these things, but I do know that this has been a bum season for musical people and that that Atterbury is the worst she-shark that ever ——"

Here he ceased speaking quite suddenly, for Gilda herself had entered and with her the impressive Atterbury lady, and if Gilda looked tired the Atterbury lady did not. To Henry, quarter-warned, there was something threatening in her smile, yet her voice was dulcet as she said:

"Aren't you pleased, Mr. Trindel? It was such a perfect success!"

Henry stared frankly. "Why, yes, of course," said he.

"There wasn't a single flaw!" Gilda breathed.

"Was there, dear?" radiated the Atterbury lady. "I've never had an evening go so smoothly."

Followed a small, curiously uncomfortable little pause. The Atterbury lady looked straight at Henry Trindel—straight and significantly, as if she expected him to say or do something. Henry merely flushed. The Atterbury lady, suddenly, without warning, took on the strangest resemblance to Storer—Bland & Brackett's head salesman—when about to go in pursuit of a difficult order. Not that she herself looked at all like Storer, but there was something in the way her chin came forward, something slightly harder in her eye, which startled Henry Trindel more than a little. Still it did not startle him nearly so much as her words. Large, handsome Miss Atterbury smiled and said playfully:

"So if your check for twenty-four hundred dollars is ready, Mr. Trindel, I'll run along home!"

Three beats Henry Trindel's heart omitted completely. When the time arrived for the fourth the organ resumed operations with a thud that all but lifted the top of his head. Full half a minute he stood quite motionless before it dawned upon him that this was all some silly joke. His frightened eyes darted hopefully at Gilda; they were no less frightened when they darted away again, for Gilda stood as a beautiful statue, unsmiling and looking over Henry Trindel's head. The eyes sought Merriweather, close beside him, and found that large gentleman staring at the ceiling and humming to himself. They returned to Miss Atterbury, and abruptly Henry Trindel's pulses throbbed plain, overwhelming terror.

She meant it!

"Did you say—did you say ——" he faltered.

"Twenty-four hundred dollars, Mr. Trindel," Miss Atterbury said with ominous sweetness. "Cash, you know. That was the arrangement."

Henry Trindel grasped the chair beside him and ceased swaying.

"What for?" he gasped.

"For the artists, of course," Miss Atterbury said.

She glanced annoyedly at Gilda, who saw nothing just now but the space beyond her Henry. Henry's own wild eyes would not leave the Atterbury lady. A violent shudder ran through him as he croaked rather melodramatically:

"Well, who—who are you?"

Merriweather came in blithely enough:

"Miss Atterbury is the agent who booked the whole show and attended to it, Henry. She does that sort of thing and does it well. Good night, old man. Good night, Mrs. T. Glorious time! We'll have to be going now. Is Myra out there? All right. Good night, everybody."

"Merriweather!" Henry Trindel cried brokenly.

But the large, reassuring presence had deserted him. The master of the house leaned more heavily on his chair, frankly panting, and Gilda broke another uncomfortable silence very crisply.

"Henry dear!" she said. "Miss Atterbury is waiting!"

"I I know," said Henry Trindel. "You see, I didn't—didn't know that you were going to hire anyone to play. I thought that—isn't that a terrible price to—to pay them?"

"It is a very modest price, Mr. Trindel," the large lady said swiftly and very firmly. "It is almost impossible to get Wodzinski for fifteen hundred these days, but I managed to cut another hundred from that. And this season they've spoiled Pagini until she refuses to look at anything less than a thousand dollars."

Again Henry Trindel looked at his wife. He was icy cold now, but almost calm.

"Did you agree to pay her twenty-four hundred dollars?" he asked thickly.

"Of course," Gilda said quietly.

The vital fires were sinking lower and lower in Henry Trindel. His knees were trembling now, his throat contracting. Presently he would die—but game.

"Very well!" he said, and reached for his back pocket.

The spell had broken; his peculiar, aureate dream was over now! When that twenty-four hundred had been subtracted from his bank roll it would no longer—as Merriweather so vulgarly put it—choke a cow. Five minutes hence it would choke nothing more formidable than a young fox terrier; and when the rest of the evening's bills had been settled that unlucky collection of banknotes would never choke an anæmic mouse!

Numbly, Henry Trindel fumbled on and on, and as he fumbled his cheeks blanched suddenly and his mouth hung wide open. He gripped his coat tails and turned about, seeking to look behind himself. He flourished a little handful of loose gold certificates and dug on through pockets with his free fingers; and then Henry Trindel's voice rose suddenly, as the voice of a lost soul:

"My money's gone! Nearly all my money's gone!"

"I should prefer your check in any case," Miss Atterbury smiled evenly.

"What good is my check when I haven't a twenty-four-hundred-dollar balance?" Henry Trindel demanded insanely.

"You cannot mean ——" the Atterbury lady began, and her words were wafted on the winds of a bitter winter.

"I had it when he began to play! I know I had it, because I felt for it and it was there! I had it because ——" Here Henry Trindel paused as he caught the frozen horror in Gilda's eye, noted the deathlike pallor of her cheek and in some measure gripped himself. "Now I haven't it!" he concluded limply.

And he backed a step or two, for the Atterbury person was looking straight through him.

"Mr. Trindel," she said incisively, "I have been in this business for several years and I have seen many—er—strange things. This is all quite spectacular and I'm sure that Mrs. Trindel has no part in it, but I am not impressed."

"Do you mean that I'm trying deliberately to avoid paying you?" Henry gasped.

"The artists are waiting in my car," Miss Atterbury said simply. "I abhor this sort of thing, you know, but Mrs. Trindel will tell you that everything was planned on a strictly cash basis."

Not for nothing had Henry Trindel passed twenty-seven years with Brackett, maker of firm and final business decisions.

"I am sorry," he said thinly. "Here, mercifully, is eight hundred dollars, all that seems to be left. If you will take that I will pay you the rest as soon as possible."

"To-morrow?" Henry Trindel reeled slightly.

"Before the year is out, I sincerely trust," he said earnestly.

He extended the pathetic remnant of his wealth, and the imposing Atterbury lady accepted it and glanced sharply at Gilda, who had turned away with bowed head and shoulders quivering. An instant only her eyes rested upon the hostess of the evening; with an imperceptible shrug she whisked them back to Henry Trindel. Immediately it became apparent that as a maker of business decisions he was not alone in the den.

"Mr. Trindel," said Miss Atterbury, and her voice trembled fury barely suppressed, "this is all beyond me in one way and not at all beyond me in another. Your check for sixteen hundred dollars will be in my hands before noon of day after to-morrow or I shall take whatever measures may be necessary to secure it!"

Whereupon she swirled away from Henry Trindel, and a second or so later he saw her snatch a wrap from the perfect maid and swirl on out into the velvet calm of a Clythebourne night. He heard her heels click down the concrete path, and then for a time he quite forgot the Atterbury lady, for across the den a creamy huddle was moaning:

"Oh, I wish that I could die! I wish that I could die!"

"Die?" choked Henry Trindel. "Why ——"

"And even if you pay her to-morrow it will come out! Such things always do. Always! Always!" said a voice from the realm of torment.

"Gilda!" Henry Trindel protested heartbrokenly "How can I pay her to-morrow when somebody has ——'

"How much money were you carrying?" Gilda demanded, turning suddenly, disconcertingly upon him.

"Over four thousand dollars!" said another voice from the realm of torment, cracking shrilly.

"And you lost part of it?" Gilda panted. "Only part?"

"Thirty-two or three ——"

"Henry!" his wife cried fiercely. "Is that the truth? Is it? Is it the truth?"

"Can you believe that I'd lie about it?"

"You might, if you thought it possible to save some of your wretched money!" Gilda cried with ghastly candor. "I couldn't have believed that three months ago, but now ——" She gave way completely and sobbed for a minute or more. "And you told me to give it! You said that I might, no matter what it cost, and I supposed that you had taken up some outside line that was so profitable you dared not even tell me about it and ——" Again she stopped, and this time her dry eyes blazed at unlucky Henry Trindel. "How could I know that you were capable of a thing like that? How could I ever suspect it?"

"How could I know that one of your guests was going to pick my pocket?" Henry Trindel asked wildly. "That's what happened! Some of your friends needed the money."

This apparently was his final error of the evening. As he recoiled before her sudden scream, Henry noted that the perfect maid had entered and led away her broken mistress.

All untasted, an excellent breakfast lay between stricken Henry Trindel and his stricken wife. Beneath his eyes were deep black circles and he sighed frequently. Beneath Gilda's eyes were deeper circles and she sighed more frequently. By no stretch of the imagination could it have been called a pleasant, snappy meal.

"Are you sure it didn't slip from your pocket?" Gilda asked for the twentieth time.

Henry Trindel's was the dead, monotonous voice of a man exhausted by long illness.

"I have been hunting for it all night and there isn't even a sign of it," he said. "It couldn't have fallen out anyway, because I put a safety pin through the pocket just above it, and I found that in the sweepings this morning. I know it was the same pin because the point was bent."

Here he sighed again, not once but thrice; for Gilda's eyes had flashed at him and dropped as swiftly to her untouched plate, and there was in them a light which it had never been his misfortune to see before this dreadful morning—a deep, sullen light all full of distrust. To understand its full significance needed no extended analysis—in her heart it was Gilda's belief that Henry Trindel lied!

His dreary tone continued:

"I have been thinking, Gilda, and there is only one thing to do."

"What?" Gilda asked shortly.

"We will either move from here altogether, or let the servants go and cut all our other expenses in two for the next six months at least," droned Henry, and dared not watch his Gilda's start or the sudden heaving of her bosom. "I will go to Brackett this morning, explain everything and ask him to advance me sixteen hundred dollars. If he will consent I can draw half my salary for the next half year and credit the balance to the loan. Perhaps, if you wish to stay here, we could rent the upper part of the house to desirable tenants. And another thing that occurs to me," Henry smiled forlornly, "is that we would save a good deal by taking our dinners at the little restaurant down by the station, Gilda. I have heard that their twenty-five-cent dinner is excellent and ——"

"Oh!" said Gilda Trindel, and in the monosyllable vibrated a lifetime of torture.

Again her sullen eyes snapped briefly at Henry Trindel and Henry terminated his discourse with a faint wheeze; and then, since he dared not look further at Gilda, his weary eyes wandered to the doorway behind her and Henry Trindel started.

For a moment he fancied that their perfect maid also had gone mad. She stood in the shadows of the corridor, beckoning to Henry Trindel with an imperative finger; and though he squinted incredulously at first, the gesture was repeated, plainly a secret and private summons for himself. He rose, mumbling his excuses and receiving not so much as a sullen glare in return. The maid, with a significant nod, tiptoed away toward the open front door of the tottering home, and there upon the veranda Henry Trindel found Mr. Merriweather.

The big man grinned broadly, albeit rather fearfully, at the little one and came very close.

"Trindel," he whispered astonishingly, "here's your roll!"

"What?" gasped Henry Trindel, as the familiar lump slid into his pocket.

Nervous merriment shook Mr. Merriweather for a moment.

"Trindel, it was a devil of a thing to do and I did it on the impulse of the moment, and if you're sore I apologize," said he. "But upon my soul, I couldn't see you trimmed like that! I tried to get about half and save that for you, but it is possible that I got more than half."

"You—you were the one who ——" clucked in Henry Trindel's throat.

(Continued on Page 34)

As a Topnotch Collection of Fashionables They Measured Up to or Even Beyond the Standard

UNEASY MONEY

By Pelham Grenville Wodehouse

ILLUSTRATED BY CLARENCE F. UNDERWOOD

XXII

WHEN Bill woke next morning it was ten o'clock; and his first emotion, on a day that was to be crowded with emotions of various kinds, was one of shame. The desire to do the fitting thing is innate in man, and it struck Bill, as he hurried through his toilet, that he must be a shallow, coarse-fibered sort of person, lacking in the finer feelings, not to have passed a sleepless night. There was something revolting in the thought that, in circumstances which would have made sleep an impossibility for most men, he had slept like a log. He did not do himself the justice to recollect that he had had a singularly strenuous day, and that it is Nature's business, which she performs quietly and unromantically, to send sleep to tired men regardless of their private feelings; and it was in a mood of dissatisfaction with the quality of his soul that he left his room.

He had a general feeling that he was not much of a chap and that when he died—which he trusted would be shortly—the world would be well rid of him. He felt humble and depressed and hopeless.

Elizabeth met him in the passage. At the age of eleven or thereabout women acquire a poise and an ability to handle difficult situations which a man, if he is lucky, manages to achieve somewhere in the later seventies. Except for a pallor strange to her face and a drawn look about the eyes there was nothing to show that all was not for the best with Elizabeth in a best of all possible worlds. If she did not look jaunty she at least looked composed. She greeted Bill with a smile.

"I didn't wake you. I thought I would let you sleep on."

The words had the effect of lending an additional clarity and firmness of outline to the picture of himself which Bill had already drawn in his mind—of a soulless creature sunk in hoggish slumber.

"We've had breakfast. Nutty has gone for a walk. Isn't he wonderful nowadays? I've kept your breakfast warm for you."

Bill protested. He might be capable of sleep, but he was not going to sink to food.

"Not for me, thanks," he said hollowly.

"Come along."

"Honestly ——"

"Come along."

He followed her meekly. How grimly practical women were! They let nothing interfere with the essentials of life. It seemed all wrong. Nevertheless, he breakfasted well and gratefully, Elizabeth watching him in silence across the table.

"Finished?"

"Yes, thanks."

She hesitated for a moment.

"Well, Bill, I've slept on it. Things are in rather a muddle, aren't they! I think I had better begin by explaining what led up to those words you heard Nutty say last night. Won't you smoke?"

"No, thanks."

"You'll feel better if you do."

"I couldn't."

A bee had flown in through the open window. She followed it with her eye as it blundered about the room. It flew out again into the sunshine. She turned to Bill again.

"They were supposed to be words of consolation," she said.

Bill said nothing.

"Nutty, you see, has his own peculiar way of looking at things, and it didn't occur to him that I might have promised to marry you because I loved you. He took it for granted that I had done it to save the Boyd home. He has been very anxious from the first that I should marry you. I think that that must have been why he asked you down here. He found out in New York, you know, who you were. Someone you met at supper recognized you, and told Nutty. So, as far as that is concerned, the girl you were speaking to at the gate last night was right."

He started.

"You heard her?"

"I couldn't help it. She meant me to hear. She was raising her voice quite unnecessarily if she did not mean to include me in the conversation. I had gone in to find Nutty and he was out, and I was coming back to you. That's how I was there. You didn't see me because your back was turned. She saw me."

The Spectacle of Nutty in His Anguish Did Not Touch Elizabeth

Bill met her eyes. "You don't ask who she was?"

"It doesn't matter who she was. It's what she said that matters. She said that we knew you were Lord Dawlish."

"Did you know?"

"Nutty told me two or three days ago." Her voice shook and a flush came into her face. "You probably won't believe it, but the news made absolutely no difference to me one way or the other. I had always imagined Lord Dawlish as a treacherous, adventurer sort of man, because I couldn't see how a man who was not like that could have persuaded Uncle Ira to leave him his money. But after knowing you even for this short time, I knew you were quite the opposite of that, and I remembered that the first thing you had done on coming into the money had been to offer me half, so the information that you were the Lord Dawlish whom I had been hating did not affect me. And the fact that you were rich and I was poor did not affect me either. I loved you, and that was all I cared about. If all this had not happened everything would have been all right. But, you see, nine-tenths of what that girl said to you was so perfectly true that it is humanly impossible for you not to believe the other tenth, which wasn't. And then, to clinch it, you hear Nutty consoling me. That brings me back to Nutty."

"I ——"

"Let me tell you about Nutty first. I said that he had always been anxious that I should marry you. Something happened last night to increase his anxiety. I have often wondered how he managed to get enough money to enable him to spend three days in New York, and last night he told me. He came in just after I had got back to the house after leaving you and that girl, and he was very scared. It seems that when the letter from the London lawyer came telling him that he had been left a hundred dollars, he got the idea of raising money on the strength of it. You know Nutty by this time, so you won't be surprised at the way he went about it. He borrowed a hundred dollars from the man at the drug store on the security of that letter, and then—I suppose it seemed so easy that it struck him as a pity to let the opportunity slip—he did the same thing with four other tradesmen. Nutty's so odd that I don't know even now whether it ever occurred to him that he was obtaining money under false pretenses; but the poor tradesmen hadn't any doubt about it at all. They compared notes and found what had happened, and last night, while we were in the woods, one of them came here and called Nutty a good many names and threatened him with the penitentiary.

"You can imagine how delighted Nutty was when I came in and told him that I was engaged to you. In his curious way he took it for granted that I had heard about his financial operations, and was doing it entirely for his sake, to get him out of his fix. And while I was trying to put him right on that point he began to console me. You see, Nutty looks on you as the enemy of the family, and it didn't strike him that it was possible that I didn't look on you in that light too. So, after being delighted for a while, he very sweetly thought that he ought to cheer me up and point out some of the compensations of marriage with you. And—— Well, that was what you heard. There you have the full explanation. You can't possibly believe it."

She broke off and began to drum her fingers on the table. And as she did so there came to Bill a sudden relief from all the doubts and black thoughts that had tortured him. Elizabeth was straight. Whatever appearances might seem to suggest, nothing could convince him that she was playing an underhand game. It was as if something evil had gone out of him. He felt lighter, cleaner. He could breathe.

"I do believe it," he said. "I believe every word you say."

She shook her head.

"You can't in the face of the evidence."

"I believe it."

"No. You may persuade yourself for the moment that you do, but after a while you will have to go by the evidence. You won't be able to help yourself. You haven't realized what a crushing thing evidence is. You have to go by it against your will. You see, evidence is the only guide. You don't know that I am speaking the truth, you just feel it. You're trusting your heart and not your head. The head must win in the end. You might go on believing for a time, but sooner or later you would be bound to begin to doubt and worry and torment yourself. You couldn't fight against the evidence, when once your instinct—or whatever it is that tells you that I am speaking the truth—had begun to weaken. And it would weaken. Think what it would have to be fighting all the time. Think of the case your intelligence would be making out, day after day, till it crushed you. It's impossible that you could keep yourself from docketing the evidence and arranging it and absorbing it. Think! Consider what you know are actual facts! Nutty invites you down here, knowing that you are Lord Dawlish. All you know about my attitude toward Lord Dawlish is what I told you on the first morning of your visit. I told you I hated him. Yet, knowing you are Lord Dawlish, I become engaged to you. Directly afterward you hear Nutty consoling me as if I were marrying you against my will. Isn't that an absolutely fair statement of what has happened? How could you go on believing me with all that against you?"

"I know you're straight. You couldn't do anything crooked."

"The evidence proves that I did."

"I don't care."

"Not now."

"Never."

She shook her head.

"It's dear of you, Bill, but you're promising an impossibility. And just because it's impossible, and because I love you too much to face what would be bound to happen, I'm going to send you away."

"Send me away!"

"Yes. It's going to hurt. You don't know how it's going to hurt, Bill; but it's the only thing to do. I love you too much to live with you for the rest of my life wondering

all the time whether you still believed or whether the weight of the evidence had crushed out that tiny little spark of intuition which is all that makes you believe me now. You could never know the truth for certain, you see—that's the horror of it; and sometimes you would be able to make yourself believe, but more often, in spite of all you could do, you would doubt. It would poison both our lives. Little things would happen, insignificant in themselves, which would become tremendously important just because they added a little bit more to the doubt which you would never be able to get rid of.

"When we had quarrels—which we should, as we are both human—they wouldn't be over and done with in an hour. They would stick in your mind and rankle, because, you see, they might be proofs that I didn't really love you. And then when I seemed happy with you, you would wonder if I was acting. I know all this sounds morbid and exaggerated, but it isn't. What have you got to go on, as regards me? What do you really know of me? If something like this had happened after we had been married half a dozen years and really knew each other, we could laugh at it. But we are strangers. We came together and loved each other because there was something in each of us which attracted the other. We took that little something as a foundation and built on it. But what has happened has knocked away our poor little foundation. That's all. We don't really know anything at all about each other for certain. It's just guesswork."

She broke off and looked at the clock.

"I had better be packing if you're to catch the train."

He gave a rueful laugh.

"You're throwing me out!"

"Yes, I am. I want you to go while I am strong enough to let you go."

"If you really feel like that, why send me away?"

"How do you know I really feel like that? How do you know that I am not pretending to feel like that as part of a carefully prepared plan?"

He made an impatient gesture.

"Yes, I know," she said. "You think I am going out of my way to manufacture unnecessary complications. I'm not, I'm simply looking ahead. If I were trying to trap you for the sake of your money, could I play a stronger card than by seeming anxious to give you up? If I were to give in now sooner or later that suspicion would come to you. You would drive it away. You might drive it away a hundred times. But you couldn't kill it. In the end it would beat you."

He shrugged his shoulders helplessly.

"I can't argue."

"Nor can I. I can only put very badly things which I know are true. Come and pack."

"I'll do it. Don't you bother."

"Nonsense. No man knows how to pack properly."

He followed her to his rooms, pulled out his suit case, the symbol of the end of all things, watched her as she flitted about, the sun shining on her fair hair as she passed and repassed the window. She was picking things up, folding them, packing them. Bill looked on with an aching sense of desolation. It was all so friendly, so intimate, so exactly as it would have been if she were his wife. It seemed to him needlessly cruel that she should be playing on this note of domesticity at the moment when she was barring forever the door between him and happiness. He rebelled helplessly against the attitude she had taken. He had not thought it all out, as she had done. It was folly, insanity, ruining their two lives like this for a scruple.

Once again he was to encounter that practical strain in the feminine mind which jars upon a man in trouble. She was holding something in her hand and looking at it with concern.

"Why didn't you tell me!" she said. "Your socks are in an awful state, poor boy!"

He had the feeling of having been hit by something. A man has not a woman's gift of being able to transfer his mind at will from sorrow to socks.

"Like sieves!" She sighed. A troubled frown wrinkled her forehead. "Men are so helpless! Oh, dear, I'm sure you don't pay any attention to anything important. I don't believe you ever bother your head about keeping warm in winter and not getting your feet wet. And now I shan't be able to look after you!"

Bill's voice broke. He felt himself trembling.

"Elizabeth!"

She was kneeling on the floor, her head bent over the suit case. She looked up and met his eyes.

"It's no use, Bill, dear. I must. It's the only way."

The sense of the nearness of the end broke down the numbness which held him.

"Elizabeth! It's so utterly absurd. It's just—chucking everything away!"

She was silent for a moment.

"Bill, dear, I haven't said anything about it before, but don't you see that there's my side to be considered too? I only showed you that you could never possibly know that I loved you. How am I to know that you really love me?"

He had moved a step toward her. He drew back, chilled.

"I can't do more than tell you," he said.

"You can't. And there you have put in two words just what I've been trying to make clear all the time. Don't you see that that's the terrible thing about life, that nobody can do more than tell anybody anything? Life's nothing but words, words, words, and how are we to know when words are true? How am I to know that you didn't ask me to marry you out of sheer pity and an exaggerated sense of justice?"

He stared at her.

"That," he said, "is absolutely ridiculous!"

"Why? Look at it as I should look at it later on, when whatever it is inside me that tells me it's ridiculous now had died. Just at this moment, while we're talking here, there's something stronger than reason which tells me you really do love me. But can't you understand that that won't last? It's like a candle burning on a rock with the tide coming up all round it. It's burning brightly enough now, and we can see the truth by the light of it. But the tide will put it out, and then we shall have nothing left to see by. There's a great black sea of suspicion and doubt creeping up to swamp the little spark of intuition inside us.

"I will tell you what would happen to me if I didn't send you away. Remember I heard what that girl was saying last night. Remember that you hated the thought of depriving me of Uncle Ira's money so much that your first act was to try to get me to accept half of it. The quixotic thing is the first that it occurs to you to do, because you're like that, because you're the straightest, whitest man I've ever known or shall know. Could anything be more likely, looking at it as I should later on, than that you should have hit on the idea of marrying me as the only way of undoing the wrong you thought you had done me? I've been foolish about obligations all my life. I've a sort of morbid pride that hates the thought of owing anything to anybody, of getting anything that I have not earned. By and by, if I were to marry you, a little rotten speck of doubt would begin to eat its way farther and farther into me. It would be the same with you. We should react on each other. We should be watching each other, testing each other, trying each other out all the time. It would be horrible, horrible!"

He started to speak, then, borne down by the hopelessness of it, stopped. Elizabeth stood up. They did not look at each other. He strapped the suit case and picked it up. The end of all things was at hand.

"Better to end it all cleanly, Bill," she said in a low voice. "It will hurt less."

He did not speak.

"I'll come down to the gate with you."

They walked in silence down the drive. The air was heavy with the torpor of late summer. The sun beat down on them, turning her hair to burnished gold. They reached the gate.

"Good-by, Bill, dear."

He took her hand dully.

"Good-by," he said.

Elizabeth stood at the gate, watching. He swung down the road with long strides. At the bend he turned and for a moment stood there as if waiting for her to make some sign. Then he fell into his stride again and was gone. Elizabeth leaned on the gate. Her face was twisted, and she clutched the warm wood as if it gave her strength.

The grounds were very empty. The spirit of loneliness brooded on them. Elizabeth walked slowly back to the house. Nutty was coming toward her from the orchard.

"Hello!" said Nutty.

He was cheerful and debonair. His little eyes were alight with contentment. He hummed a tune.

"Where's Dawlish?" he said.

"He has gone."

Nutty's tune failed in the middle of a bar. Something in his sister's voice startled him. The glow of contentment gave way to a look of alarm.

"Gone? How do you mean - gone? You don't mean - gone?"

"Yes."

"Gone away?"

"Gone away."

They had reached the house before he spoke again.

"You don't mean gone away?"

"Yes."

"Do you mean gone away?"

"Yes."

"You aren't going to marry him?"

"No."

The world stood still. The noise of the crickets and all the little sounds of summer smote on Nutty's ear in one discordant shriek.

"Oh, gosh!" he exclaimed faintly, and collapsed on the front steps like a boned fish.

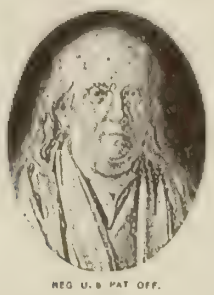
"You Can Use All the Arguments You Like, But It Won't Matter"

XXIII

THE spectacle of Nutty in his anguish did not touch Elizabeth. Normally a kind-hearted girl, she was not in the least sorry

(Continued on Page 26)

THE SATURDAY EVENING POST



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PHILADELPHIA, JANUARY 15, 1916

The Poor Man's War Tax

CURRENCY inflation has been going on in all the warring countries. Their war financing has largely increased the volume of money and bank credits, with no increase in the volume of commodities; and there has been a big rise in commodity prices. In England, as indicated by the Statist's index number, it has amounted, since midsummer of 1914, to more than thirty-five per cent. In Germany apparently it has been about as great.

This is the poor man's war tax. He escapes direct levies in the form of income taxes, and so on, but he pays in higher prices for everything he consumes. There may be even greater currency inflation—a resort, that is, to big issues of irredeemable paper money. That would mean a bigger rise in prices.

A thirty-five per cent rise in commodity prices has nearly the same effect on a poor man as a thirty-five per cent income tax, as nearly all his income goes for commodities. On the rich and well-to-do the effect is proportionately less. Their surplus for investment commands a higher rate of interest and so tends to trim the balance. Partly on this ground taxation much more drastic than any yet enacted is urged by English radicals.

The London Times a while ago calculated that a man who got three and a half per cent from his investments in July, 1914, should be getting five per cent now to offset the rise in cost of living. Measured by the return on government bonds, he is about getting it. For people without investments the problem is not so easily solved.

Bradstreet's index number shows a rise in commodity prices in the United States in 1915 exceeding fifteen per cent. So the poor man is paying his war tax over here, too, without getting any of the alleged glory.

Making Money Abroad

SOME years ago a nice old Englishman died at a London club. When his executors and the inheritance-tax collector looked over his effects they discovered a barrelful, more or less, of American railroad stocks—such things as Chicago and Northwestern, that has sold as high as two hundred and seventy dollars a share—which the old gentleman had picked up in the United States many years before, when they were to be had for a song if one knew the tune.

English strong boxes have been disclosing agreeable secrets of that kind ever since and before, too, for that matter stocks worth two, three, five, even ten times what the owner paid for them years before; old underlying six and seven per cent railroad bonds, bought much below par. In South America, Australia, Africa, venturesome English investors made huge profits. Of course there were losses in the United States and elsewhere; but, on the whole, these foreign investments must show a big balance to the good.

The subject is prospectively a very interesting one here. If the United States, as a result of the war, plays any such rôle in international finance as is hoped for, then investors in the United States, large and small, must get into the way of considering stocks and bonds with foreign names along with those issued at home. They must be ready to consider a debenture printed on the other side of the equator along with one printed round the corner.

It requires education and experience; but the more plentiful and varied the offerings, the better, on the whole, for the investor. If Patagonia is competing with the local gas works for your savings you are rather apt to get a good bargain between them. Some knowledge of foreign securities implies some knowledge of foreign peoples—not a mean item of mental furniture.

J. Bull in Wall Street

THE amount of American securities held in Great Britain is estimated all the way from a billion and a half to four billion dollars—the former figure probably being the nearer to the mark. The British Government proposes to buy any or all of these securities at the current New York price, making payment in five-year five per cent government bonds.

If patriotic citizens with good American stuff in their strong boxes respond copiously this will put J. Bull "long" an immense quantity of American stocks and bonds, and give him a call on our money market, exercisable at any time, for the full amount of his holdings. It foreshadows a unique situation in Wall Street history, and illustrates—as we observed at the time—that it was good strategy for the Allies to get their half-billion loan in New York without collateral, thereby leaving them the collateral to be realized on later.

Yet this offer of purchase is satisfactory enough to us. It means that whatever American securities the British Government gets hold of will finally be sold back to us and payment taken in American goods. In the end we shall have the securities.

This deep dip into England's strong box—if the government's hopes are responded to by holders of Americans—is a rather portentous thing. England has long been the great creditor nation, the great lender of capital to other nations. Upon that her immense foreign commerce is partly built. This scraping up of Americans to pay war bills suggests a different position for her at the end of the war. True, she is now lending big sums to her weaker allies; but that does not involve quite the same thing in the way of commercial supremacy.

The Ocean Freight Bill

THE National Foreign Trade Council, in advocating a revival of American merchant marine, has made a calculation of the amount of ocean freights that people of the United States pay to foreign shipowners under normal conditions. For the year 1914 it estimates this to have been forty-six million-and-odd dollars.

It would be impossible to ascertain the exact amount; but the Foreign Trade Council, including men of wide experience in oversea business and heartily favoring increased American shipping, is as likely as any other body we know of to get near the truth. Its estimate is in refreshing contrast to wild statements which put our contribution to foreign shipowners at three hundred millions a year, or some such ridiculous sum.

The rule is, of course, that carrying charges of every sort are paid by the consumer of the goods. By that rule we would pay the freight on imports, but not on exports. Imports carried in foreign bottoms in 1914 were just above a billion and a half dollars in value. Taking three per cent as the average freight charge under normal conditions—which some students of the subject think rather too high—the freight bill would come to forty-six million-and-odd.

Not all of this goes out of the country, either. Some of it is spent here for dock charges, ship supplies, and so on. The council, by the way, calculates the total cost of carrying the oversea commerce of the United States in 1914—both exports and imports, and including the ten per cent or so carried in American bottoms—at not much over a hundred and fifty million dollars, or about half what the more exuberant subsidy advocates say the United States alone pays. This question of shipping is worth the best consideration the country can give it. But there can be no gain to the country in circulating exaggerations.

Retailers' Credit

POPULARIZING commercial bills of exchange in this country is the ambition of an association of credit men. It ought to succeed, but trade habits change slowly. Usually when a retail merchant buys a bill of goods it is on thirty or sixty or ninety days' time, and the wholesaler charges him with the amount. That book charge is the only evidence of the indebtedness. Maybe the retailer pays punctually, maybe he does not; but in any event the book charge is not directly available for bank credit.

In Europe, especially in France, no matter how small the retailer's purchase is, the wholesaler draws a bill of exchange on him for the amount, payable in thirty or sixty days. The retailer writes his acceptance on the face of the bill, which then, with the wholesaler's indorsement, becomes available for discount at the bank. In the course of a year the Bank of France rediscounts hundreds of millions of francs of this sort of paper, most of it for small amounts and usually at three per cent.

An advantage of the European system, besides making mercantile credit immediately convertible into bank credit at a low rate of interest, is that it tightens up and sharply defines the whole credit arrangement. The bill, being discounted at the bank, must be paid the day it is due—not a week later or at the debtor's convenience.

The credit arrangement between wholesaler and retailer here is more or less slack and at loose ends, which is not to the advantage of either side finally. As one result the credit arrangement between retailer and customer is also slack and at loose ends, which is one of the banes of the country merchant. The European scheme would tighten it up.

Chalk Marks

A TREMENDOUS reform has become practically effective. You remember, no doubt, the hunting down of the Money Trust and all the sound and fury which accompanied that performance—a performance unparalleled, save possibly by the celebrated Hunting of the Snark. The net result was a law declaring that after a certain date no person should be a director in two banks either of which held assets in excess of five million dollars—a law, in short, to forbid "interlocking directors" in banking. That law takes effect the current year; and as bank directors are commonly elected in January those directors who interlock—that is, who serve on the boards of two or more big banking institutions—will be unlocked in the January elections.

It reminds us of a little incident that came to light in the trial of the New Haven Railroad directors. A couple of hundred corporations, first and last, were involved in the New Haven tangle—all of them virtually dominated by half a dozen men. Naturally there was no little difficulty in finding enough dummy directors to go round; so in one pinch the janitor and his young assistant were duly elected as directors of a corporation.

There is nothing now to prevent a man from putting subservient dummy directors on the boards of forty banks; but he himself must not be a director in more than one. They have a poor habit at Washington of raising a tremendous clamor about something or other, passionately asserting that it imperils the very life of the nation, and then running out and making a few chalk marks on the sidewalk to settle it all.

The Law's Majesty

ONE law of the Empire State provides that no member of the Public Service Commission shall hold stock or bonds of a corporation subject to the commission's jurisdiction. Another law provides that no corporation stock shall be transferred from one person to another in that state without payment of a transfer tax, evidenced by an appropriate stamp.

A justice of the supreme court of the state was appointed to the Public Service Commission. He held stock of a corporation subject to the commission's jurisdiction; and in polite deference to the law—as he afterward stated—he handed this stock over to his wife, without, however, making any record of the transfer or paying the tax the law prescribes. For this the governor removed him from office. We assume he was a good commissioner, is an excellent citizen and a profound lawyer, and that his overlooking a law or two in his own case was merely one of those inadvertencies to which the best and most legally learned of men must be subject under the American system of making a law every two minutes.

Theory and Practice

IN AN address at Columbus not a great while ago President Wilson said: "When things were perhaps more debatable than they are now about our immediate neighbor to the south, I know not how many men came to me and suggested that the government of Mexico should be altered as we thought it ought to be altered; but I, as a subscriber to the doctrine of the Virginia Bill of Rights, could not agree with them. The Mexicans may not know what to do with their government, but that is none of our business; and, so long as I have the power to prevent it, nobody shall 'butt in' to alter it for them."

Now that is pretty sound political theory; yet it is on record that we intervened quite extensively to alter the government of Mexico by refusing to recognize Huerta, when he was the government, and lending moral and material support to the insurrection against him. Probably both Carranza and Villa are under an impression that the shadow of Uncle Sam's hand is discernible in Mexican affairs.

No doubt government derives its just powers from the consent of the governed; but in meeting the exigencies of everyday life it seems bound to exercise some powers that are not justly derived.

LITERATURE ON THE JOB

FINDING THE PRINTED HELPERS FOR YOUR WORK

By James H. Collins

SOME years ago the writer put a question to an Englishman in a dingy London office: "Who invented bank checks?"

The Englishman was sales manager for a famous encyclopedia.

"That's easy!" he said. "Look in the encyclopedia."

"I have looked—it isn't there."

This roused even an Englishman to pride in his goods.

"You haven't looked in the right place," he insisted. "Let me show you how to use the index."

"I'll bet a lunch it isn't there. Furthermore, I'll give you half a dozen other subjects about which you will find nothing in your encyclopedia. If you get any information about one of them I'll buy the lunch."

"Oh, my dear fellow," he insisted with courteous skepticism, "that's going too far, you know. Things are always in the encyclopedia—it's simply a matter of finding them."

He got the index and started the hunt for the inventor of bank checks. At the end of twenty minutes he gave up. Later on he paid for the lunch, because naming subjects not dealt with in encyclopedias was easy—the writer simply chose salesmanship, buying, efficiency, and similar everyday activities of American workers concerning which no information has yet found its way into general reference books.

Many branches of American business have grown up without printed literature. Some lines have always had their books—life insurance, banking, law, and the like. But others have developed so fast, through the necessities of a nation-wide readjustment of business organization, that printed help is lacking or scarce, or has to be sought diligently in byways.

What One Progressive Librarian Did

OCCASIONALLY a single subject has suddenly generated a rich literature spontaneously. The subject of efficiency is a good example of this. A few years ago it was practiced by a few professional men vaguely called business doctors. Only an occasional popular article described the outstanding wonders of their work. Nothing was published about efficiency principles and methods. Then came a book or two and some dramatic publicity, and in a little while the subject of efficiency developed a library of several hundred volumes.

For the most part, American business has had to grow out of itself, from the information and inspiration in men rather than in books. The American business man has consequently become a self-reliant worker, direct and practical in his methods.

Conditions are now changing, however. The basis of business is broadening. Better foundations are being laid under it in the shape of hypotheses and general principles. The American business man wants to know what others are doing. Yesterday he was an exuberant boy, with no perspective in time or space.

"This is the biggest thing in the world," he said proudly, because his world extended only over a group of states near home. "The general manager of our company is one of the greatest men in history," he would say in perfect good faith, because history for him went back only to the time when, a few years ago, the general manager started as an office boy.

To-day business books are being published in large numbers, technical journals are growing better, and printed helpers of all sorts are being made available. More and more the American business man is asking: "Where can I get good books on so-and-so?" This is distinctly a time when the printed word is utilized by both the big man and the little one in their jobs. It shows them what others have done and are doing, makes their work fit into the general business scheme, answers their questions, prevents waste and errors, gives inspiration and perspective. To find and use the best printed things about one's work is so much a part of present-day business that large concerns are installing business libraries; and no man is so small, or his job so new or unusual, that some help cannot be found in print—if a fellow only knows where to find it.

Some years ago, in a Western city, a public librarian observed that hardly any business men visited his institution, though they helped to support it as taxpayers. He thought quite a little about this. The public library was some distance from the business centers, as usual. He got the notion that there ought to be a branch library downtown, where business folk could drop in at the lunch hour, sit down and rest, look over the latest magazines, and borrow novels and general works to take home. As a librarian he was anxious to make his goods accessible, even attractive; one idea was to let men smoke if they wished.

This librarian, Mr. John Cotton Dana, put his scheme for a business branch into effect when, a little later, he took charge of the Public Library, in Newark, New Jersey. Almost from the first this branch became popular and began to grow in its own direction. Instead of novels and general books visitors preferred business works; and instead of magazines they wanted trade and technical journals. As fast as the demand emerged it was supplied, and in many cases the instinct of the trained librarian indicated things that could be added in advance of the demand, which were much appreciated when their utility was seen by business people. To-day the business branch of the Newark Public Library has about twelve thousand books dealing with business, six thousand maps, hundreds of technical journals, trade directories, and so on, and many special publications, such as the house organs issued by business concerns for their customers or employees.

When it comes to striking the trail of business literature, following it over main highways and into odd byways, running it down, looking it over, selecting and rejecting according to definite needs, and finally using what is chosen in practical business ways, it would be hard to improve the methods of Mr. Dana and his assistants. For the benefit of workers who want to do the same thing for themselves these methods will be described.

The cornerstone of every business man's reading is his trade press, of course. There he finds news of his job, the latest things in methods, movements and men, information too recent to have been embodied in books. Locating the important trade journals in any line is fairly easy. Most of them come to the office already. But it is possible to supplement the leading journals with others that cover special interests.

Digging Out the Most Useful Publications

IN A BIG retail store, for instance, everybody will read one or two of the best journals dealing with goods and methods in that line. In some cases there will be a man here or there who ought to have the leading journals from other countries. The manager of the toy department will find it worth while to follow special journals dealing with playthings, the dress-goods man will want the textile papers, and the financial man ought to keep track of banking and general business. Very often new lines will be added, creating a need for new publications.

Outside of the trade press proper there are other periodicals that often serve as valuable tools in the day's work. Uncle Sam is the most tireless publisher of things in this class. He issues publications dealing with new inventions, trade conditions at home and abroad, crops, changes in laws, tariff regulations and decisions. The cities and states issue others of the same sort, and the big commercial and financial bodies in cities, such as stock exchanges and chambers of commerce, together with corporations, issue frequent reports of great value in special cases.

In running down all these periodicals the Newark Library uses sources of information like the newspaper directories, and the Catalogue of Copyright Entries, published at Washington. Trade journals are also read for information about new periodicals, reports, and the like. Requests are made to state and city printers for everything issued along certain lines; and so far as possible, everything is watched, so that the ten per cent which will be needed may be secured and utilized. In a general way periodicals give less trouble than other sources of information, so far as finding the right ones is concerned; for the right publications, once located and subscribed to, come along automatically.

Next in importance as printed helpers for most workers are the business books. A few years ago there were very few of these on most business subjects; but to-day hundreds flow from the press and are of ever-improving quality and interest.

(Continued on Page 61)

A Worthy Case

THE BLUE-SKY COMPANY

In Strict Confidence—By Will Payne

ILLUSTRATED BY W. H. D. KOERNER

Mr. Tracy Simply Looked On While Billy Emptied the Fat Envelope of Certificates

"THIRTY million dollars!" murmured Albert Lamb as he looked up from the magazine page and gazed thoughtfully through his hotel window across a barren park to the blue expanse of Lake Michigan.

By way of reply Billy Wiggins observed morosely:

"If this blamed war don't get your goat one way it gets it another. There was Belgium and the Lusitania, and now here's this wild boom in war-order stocks. They're going up like toy balloons on Fourth of July evening. Everybody's crazy about any stock that's got a war order hitched to it. The fellows that started right are cleaning up a barrel of money a minute. It's disgusting to think what we missed."

"Well, I've been studying that over," Lamb remarked in mild meditation. "You know there's that Air Boat Company. It would be ideal for a war-order boom, because it's all pure blue sky—not worth a solitary red cent. Josiah Odell and Theodore Goss and Elbridge Perry own most of the stock. If you should go over to see 'em and say you wanted to get the company's dilapidated little factory out at Turner's Grove, to make it over into a roller-skating rink, probably they'd sell you the stock for about fifty cents a share. Of course the factory stands on leased ground and the lease has been canceled, so you couldn't get possession of it anyway; but they'd suppose you didn't know that, and the idea they were soaking you would be an inducement to them to sell."

"What then?" Billy demanded with interest.

"Well, we'd rent a smart little office for the Air Boat Company in a modern building on La Salle Street. I'd be president and you'd be secretary and treasurer. We'd hire a stenographer to sit in the office and answer the telephone if anybody called up. Then I'd take a piece of our bank roll, you know, and go down the east side of La Salle Street and leave orders in half a dozen brokers' offices to buy Air Boat stock at fifteen dollars a share; and you'd go down the west side and leave orders in half a dozen offices to sell Air Boat stock at fifteen dollars a share. Of course when I paid for the stock the money would go right over to you, and you could hand it back to me and I could buy some more stock. Trading back and forth that way, you see, we'd soon have quite a brisk little business going in Air Boat stock, with prices steadily rising.

"I believe," he continued judicially, "it would be a good thing to have more than two of us. You could loaf round in a broker's office, you know, and talk about stocks and bonds, and get acquainted. You could say your name was Alonzo P. Brown, and give any plausible explanation of your business you happened to think of. As Alonzo P. Brown you could buy three or four street-railroad bonds for cash, then trot over to another office and sell 'em; so you wouldn't be out anything except the brokers' commissions. In that way you could get yourself known as Alonzo P. Brown in several offices.

"Meantime I'd get acquainted in two or three offices as Jeremiah G. Jones. So presently there'd be you and me and Brown and Jones, all trading in Air Boat stock through a dozen different brokers. We might work Molly in. Being a female, she'd be sort of under suspicion in a broker's office; but she might help a little, and M. J. Patrick on a letter or telegram sounds just as businesslike as though she were baldheaded and had whiskers. It wouldn't be long before every man in the street who handles curb stock would know of a concern called the Air Boat Company and be aware that something was going on in its stock."

"Fine!" said Billy, grinning. "Then we'd unload."

"Well, there ought to be a broader basis of confidence," Lamb replied with fine conservatism. "We ought to get hold of a couple of nice gossipy boys. There are always some young men, with good social connections, who are getting started in life in brokers' offices, you know—friendly lads, who know people with money and hear all the gossip and repeat it. We ought to get a couple of 'em. I believe we can break into this war-order money."

He looked down again at the outspread magazine on his knee. The article he had been reading was entitled War Fortunes. It described more particularly the amazing war profits of the Nazareth Steel Company and the enormous advance in the market price of its stock. The left-hand page contained a portrait of John M. Schwer, president of the company, with a facsimile of his bold, sprawling signature.

The smart little office of the Air Boat Company was established in the Cereal National Bank Building. The outer room contained three speckless rosewood chairs, a tall metal filing case—brand-new and quite empty—and a shiny rosewood desk at which a blond, ample young woman sat reading a magazine love story and chewing gum.

Albert Lamb sat at the glossy rosewood table in the inner room, with Orville Bright at his right hand. The young man was associated with the firm of Tracy & Shipman, brokers, whose sumptuous offices occupied part of the ground floor of the Collateral Trust Building, across the street. He was slight in stature, dark, sharp-featured and of very grave demeanor. He impressed one as being always at the point of making a momentous decision. Whether it was peering up at the brokers' blackboard—with near-sighted eyes behind large, round, gold-rimmed eyeglasses—or studying a luncheon menu, or addressing a golf ball, it always seemed that he was revolving something of enormous importance and just at the point of reaching a conclusion that would have tremendous consequences. He almost never laughed; but now and then—if the conversation were of a light nature—his face cracked in a hard, mechanical smile as though he suddenly remembered that to smile was good form. He was perhaps five or six years younger than Lamb; but the latter had already assumed toward him a softly sad paternal manner.

"Of course, Orville," he said, speaking gently and half under his breath, "what I'm going to tell you is strictly confidential. You will see the reason for that yourself. You've heard a good deal of gossip as to whether the Nazareth Steel Company is making submarines for the Allies. You know, by international law a shipyard in a neutral country is not allowed to make warships for a belligerent country, and a submarine is really a warship. So it is officially denied that the Nazareth Steel Company is making submarines. Of course if it were confessed our Government would be bound to stop it. Then there's no telling when some spy might blow up the works. So you can understand why the Nazareth Steel Company will deny that it's making submarines."

"Certainly," Orville replied, nodding and winking rapidly behind the big, round eyeglasses, as he had a way of doing when excited.

"But—in strict confidence now—the Nazareth Steel Company is making all the parts of a submarine and shipping those parts over to England, where they are quickly assembled. Even if that were generally known it would raise a great deal of trouble. Probably the Government would feel bound to stop it. You can see the need of its being strictly confidential."

Lamb then turned to the long steel box, japanned a cheerful cherry red, and of the sort commonly used to store valuable papers in, which stood on the window ledge behind him. From it he extracted a thick roll of blueprints. Selecting the largest of them he gravely spread it out on the table, which it nearly covered—Orville regarding the operation with breathless interest.

"I don't know whether you understand mechanics," Lamb remarked with much gravity.

The statement, in fact, was not true; for he had ascertained by previous conversations that Orville did not understand mechanics.

"This blueprint," he continued, "shows the interior of a submarine. Right there"—he laid the point of his pencil on a spot toward the bow—"is the mechanism that discharges the torpedo. The Air Boat Company has two patents on compressed-air appliances that are going to be used right there. This other blueprint, here, shows it in detail."

He spread out another print, took a deep breath and launched hardily into an involved technical description of the appliances. He and Billy Wiggins had spent the entire evening before in learning that description by heart out of a scientific magazine, from the illustrations of which a draftsman had made the blueprints for them. He was by no means letter-perfect in the recitation, and quite at random he laid the tip of his pencil now on this spot, now on another spot, as he gravely reeled off the words that contained no meaning for either of them.

Rolling up the blueprint and lowering his voice a little, Lamb continued:

"The Nazareth Steel Company is experimenting with our appliances right now; but we know it's bound to use them, for they'll do the work better than anything else. We're to get a royalty of five thousand dollars for every submarine on which the appliances are used."

He leaned back in his chair, tipped his handsome head a bit to one side, and solemnly contemplated the lead pencil he turned end for end in his slim fingers. When he looked up at the young man again it was by way of withdrawing another curtain and admitting Orville into the intimate heart of the situation.

"I'm associated here with Mr. Wiggins," he said solemnly. "You understand, our relations are perfectly pleasant—perfectly pleasant and friendly. I respect Mr. Wiggins' ability in many ways; but he lacks vision." He nodded slowly. "He lacks vision, Orville. All he sees is just the eighty submarines the Nazareth Steel Company is working on now. That would make us four hundred thousand dollars, you know—or forty dollars a share for our ten thousand shares of stock. That's all Wiggins sees; but, Orville, before this war is over I believe our appliances will be put on a thousand boats. That's five million dollars—five hundred dollars a share for our stock! I say a thousand boats; but who knows it will not be two thousand?" A faint smile played round his mouth. "That's the difference between Wiggins and myself; but that part of it, of course, is strictly confidential—strictly! Don't breathe a word of it."

He gave a dreamy little sigh, as though fairly oppressed by the extent of his own visions; then sat up straight again and spoke with light briskness:

"Of course, you understand, nothing is concluded yet. The Nazareth Steel Company may decide not to use our patents. It may be a flash in the pan; but I'm staking every dollar I can get hold of that it won't be. You know that." He smiled.

Winking rapidly, Orville nodded. He did know it; for, through his firm of Tracy & Shipman, Mr. Lamb had been buying quite a lot of Air Boat stock at prices rising from twenty up to forty-five dollars a share, and planking down the cash for it.

"Now here's the special reason for telling you all this just at this time," Lamb added, businesslike: "Alonzo P. Brown is one of the directors of this company. He owns quite a bit of the stock—six hundred shares, in fact. I've been angling to get that stock and I think I'm going to succeed. I'm ready to pay sixty-five dollars a share for it. Of course, if Brown sells his stock he will resign from the Board of Directors. Now I want a man in his place that I have confidence in—a man who has confidence in me too. You can see how delicate this business is—how confidential it all is. I want you, Orville, to take Brown's place on the Board of Directors," he concluded with an encouraging nod.

The young man was amazed at that flattering offer, and looked it.

"Of course," Lamb explained lightly, "you'll need five shares of stock in order to qualify as a director. I'll lend you the five shares, or you can buy 'em—just as you like."

"Oh, I'll be glad to buy them," said Orville with unwonted fervor.

This conversation occurred on Tuesday forenoon. That afternoon Billy Wiggins conducted Benny Winslow through the little outer room and sat him down at the glossy rosewood table in the inner room. Benny Winslow was associated with the firm of Winslow, Gardner & Taft, brokers,

whose sumptuous offices occupied part of the ground floor of the Cereal National Bank Building—being, in fact, a nephew of the nominal head of the house. Benny was a pleasant young man and quite famous for his golf.

To him, in strictest confidence, Billy exhibited the blueprints and repeated as much as he could remember of the scientific rigmarole about the Air Boat Company's patents. Finally he let Benny know—"Strictly under the hat, old man!"—that Jeremiah G. Jones, a director of the company, was about to sell his stock and resign, inviting Benny to take the vacant place on the Board.

While Benny was expressing his appreciation of this tremendous compliment, Orville Bright—having awaited a favorable opportunity ever since half past eleven—slipped into the handsomely appointed private office of Arthur Tracy, senior member of Tracy & Shipman, on the ground floor of the Collateral Trust Building.

Mr. Tracy sat at his desk, looking affectionately down at a warped, brown-covered, dog-eared little book, which contained a collection of literary rubbish in a language he did not understand. He had, however, broken the seals on the express package and taken the little book from its voluminous wrappings as tenderly as though it had been a newborn babe; and even now his heart expanded in gratitude to the New York agent who had procured the dog-eared little volume for him at a cost of only thirteen hundred dollars. First editions and Japanese prints were his fads, but he dreamed of a time when he would be rich enough to go in for Chinese porcelain.

The senior member was a stout and florid gentleman with a particularly neat reddish beard, trimmed to a spearlike point. He always dressed just so; and, notwithstanding his weight, he discharged the onerous duties of Master of the Fox Hounds at the Goodgosh Country Club with great distinction. He had inherited his money.

When Orville Bright came slipping into the handsomely appointed private room Mr. Tracy greeted him cheerfully. As the young man approached—his face cracking in the mechanical smile—the senior partner demanded jocularly: "Well, what do you say to that?" and tossed the little book rakishly clear across his big Circassian-walnut desk, as though pitching priceless objects about was a habitual pastime with him.

Orville had to retain his cracked smile, murmuring, "By Jove! Corking!" and so on for a good ten minutes while Mr. Tracy explained what a wonderful bargain the volume was. Then the young man got down to business. Very confidentially he told Mr. Tracy all about the patents and the blueprints, and even about the relations between Mr. Lamb and Mr. Wiggins. Mr. Tracy listened attentively—twice going so far as to pluck a hair out of his neat beard, immediately smoothing down the other hairs, which had been slightly disturbed by the operation.

"Well, Orville," he pronounced with wise conservatism, "I wouldn't go farther at present than just to buy the five shares. We know very little about these men or about their enterprise. This war-order business is very hazardous—very hazardous! I'm not encouraging anybody to go into it." Mr. Tracy shook his head, as though that fact alone would be pretty nearly enough to settle the war-order business. "You see, Orville, the war will either end this year or it will continue longer." With which preface he gave an extended analysis of the situation.

"No," he concluded with Olympian finality, "I wouldn't go in for more than just the five shares at present. These men have no particular standing, you know." And, with that, he returned fondly to the little dog-eared book.

The next forenoon Albert Lamb sat with Mr. Tracy in the latter's beautifully furnished room.

"You see, Mr. Tracy," he explained softly, "I'm anxious to have the business done as quickly and quietly as possible. Alonzo P. Brown is a director in our company, but he and I are not on friendly terms. I don't want him to know that I'm buying his stock. I've had to work through a third person. Of course he knows, more or less, what's going on, and he wouldn't sell at forty-five dollars a share; but I've finally arranged it so he'll sell his six hundred shares at sixty-five dollars a share. The stock is deposited with Gates & Young. I want you to send over there at once and buy it for me without having my name mentioned in the transaction."

He laid a certified check for thirty-nine thousand dollars before Mr. Tracy. Now Albert Lamb for all his engaging urbanity had been to Mr. Tracy a person of no particular standing. He belonged to none of Mr. Tracy's clubs, and, for all the senior member knew, did not have a grandfather to his name; but a certified check for thirty-nine thousand dollars did have a particular standing. It was, *per se*, an object of decided respectability, and there occurred a subtle change in the senior member's attitude toward the man whose name was signed to the check.

"You understand, as a matter of course," Lamb added, "that I don't want this transaction advertised. I don't want anybody to know that such a price as sixty-five dollars a share has been paid for Air Boat stock—because I'm hoping mightily to get hold of some more of it at less than that."

"So far as we are concerned it shall be strictly confidential," Mr. Tracy assured him with a grave nod—little dreaming that the Alonzo P. Brown who sold the stock was none other than Billy Wiggins.

"They don't warm up very fast," Billy Wiggins complained, with a touch of indignation, two days later. "Do the suckers expect us to hang round here all winter blowing in our good money for office rent, and wages for that fat stenographer, and brokers' commissions? I was flirting round that dub Tracy to-day and he's about as hot as an oyster under a ton of ice. We've hardly unloaded enough stock yet to pay our expenses."

"It's coming along, Billy—coming along all right," Lamb replied cheerfully. "You can't expect to pull this off in a week. There's a lot of curiosity about the Air Boat Company. The tip is spreading round. There'll be more and more nibbling at the stock. We must keep right after Arthur Tracy. I'll be very bullish and you be kind of doubtful. I'll run down to New York to-morrow and come back two days later. You can let Orville and Benny know the great act is coming off."

Half an hour after returning from New York he telephoned to Tracy & Shipman's, asking Orville Bright to come to the Air Boat office as soon as possible. Entering the little inner room in a state of excited expectation that made him wink rapidly, Orville found both Mr. Lamb and Mr. Wiggins there in high spirits.

Smiling brilliantly as Orville slipped into a chair, Lamb picked up the folded document that lay on the glossy rosewood table and tossed it to the young man. There was no verbal explanation—just the brilliant smile and nod.

The document consisted of four long typewritten sheets, with a sheet of heavy green paper on the back for a cover. It was rather cryptic, and Orville frowned and winked a good deal as he waded through it. But at the bottom of the fourth page appeared the signature of Albert Lamb on behalf of the Air Boat Company; and on behalf of the Nazareth Steel Company there was the name of John M. Schwer, in bold, sprawling characters, which had been carefully traced through transparent paper from the facsimile signature in the magazine.

"You understand, Orville," Lamb explained gravely, "that this contract is strictly confidential. That is one of the difficulties of our position—everything must be so strictly confidential. Schwer was nervous about signing a contract at all; but, of course, we had to be protected by a written agreement. It was thoroughly understood that this should never be shown to anybody except the directors of our company—and then under a pledge of secrecy. Undoubtedly Schwer would deny there was such a contract if he should be asked. He'd have to deny it, you see. You'll notice, too, that the contract is only a skeleton—just enough to bind him fast."

"I see," said Orville, tremendously impressed.

In spite of its cryptic and skeletal character, he could make out that it involved payment of five thousand dollars for every article on which devices covered by patents numbered so-and-so were used. Nothing was said as to how many articles the patents would be used on; but that, as Lamb explained, depended solely on how many submarines the Nazareth Boat Company made.

"They'll use it on eighty, I'm certain," Billy Wiggins affirmed. "That will make forty dollars a share for our stock!" Whereupon Albert Lamb looked over at Orville and slightly elevated his eyebrows, as though slyly calling his attention to Billy's fatal lack of vision.

As the Young Man Approached, the Senior Partner Demanded: "Well, What Do You Say to That?"

"There's a mighty good chance," Billy added, with enthusiasm, "that they'll put it on even more boats. Suppose they put it on two hundred, now! That would make a hundred dollars a share for our stock."

Again looking at Orville, Lamb slightly elevated his eyebrows. But the contract was not all he had brought back from New York. Fifteen contrivances, embodying the use of Air Boat patents, had already been passed by the inspectors; and in payment therefor Lamb exhibited a check on the Monolithic National Bank, of New York, for seventy-five thousand dollars, payable to William P. Wiggins, Treasurer, and signed by John M. Schwer.

When Orville left they tore up the check; but later in the day Billy made a deposit of a hundred and forty dollars to the Air Boat Company's credit, which the bank teller duly entered in the company's pass book. Billy then carefully wrote the numerals 75 in front of the teller's entry; so it looked as though he had deposited seventy-five thousand one hundred and forty dollars. He took occasion to show Orville the entry.

"He comes along just about the way a hog comes out of a clover patch when you sing Come Where My Love Lies Dreaming! to it," Billy declared fiercely two days later. "Of course Orville has passed that bunk about the contract and the check along to him; but he don't loosen up any more'n the bark on a hickory tree. I tell you we're playing on a dead card. We gotta switch over to a live one. Why—great Scott!—with all the trouble we've taken with this Tracy lobster, we could have conned J. P. Morgan out of a railroad. I'm going to touch a match to his whiskers and see if that won't start him."

"Don't be impatient, Billy," Lamb replied soothingly. "Arthur is melting right along. I can feel it every time I talk to him. It's true he don't give any superficial indications of coming across. Arthur is not a fast melter, but he's melting—melting like an iceberg down below the water line—down at the base. We must give him one more big, strong push and over he'll go."

"It's awfully hard to talk to him," Billy complained. "He's so terribly just-so, you know—with his beard trimmed exactly to a point and his hair parted exactly in the middle; and then the way he puts his lips together and sort of draws 'em in, in a half simper and half pucker—I can't help thinking all the time how I'd love to reach over and muss him up. It distracts a fellow's mind."

"He is sort of trying," Lamb admitted; "but we'll soon be through. I'll go see him to-morrow, and I'll be all cut up. I will have found out, you see, that a man's nosing round New York picking up Air Boat stock, and I'll be morally certain that this man represents John M. Schwer, which means that Schwer is trying to get control of the company. I'll be going down to New York right away to see about it. There's some stock down there, you understand, and I'm going to grab it before Schwer can get hold of it; so I'll tell Arthur I'm going to New York."

He pondered a moment and nodded.

"Yes; I'll go down to New York very strong. I'll take our whole bank roll except some odd change—say, seventy thousand dollars in a real bank draft—and I'll take a letter of introduction to a good firm of brokers that has no connection with Tracy & Shipman. And while I'm in New York you'll have a chance to do some business with Arthur."

The chance developed quite promptly. Two days after Lamb's departure for the East Billy presented himself to Mr. Tracy, with a somber cloud on his brow and a bulky envelope in his left hand.

"You see, Mr. Lamb and I sort of took up this Air Boat affair together," he explained, frowning darkly; "but he's gone plumb nutty about it—at least, that's the way it looks to me. He's crazy to buy more stock at any old price—talks as though it might go to a million dollars a share, or something like that; but I don't see any reason why I should blow myself up because he wants to blow himself up—do you?"

"Why, I should suppose you were at liberty to do as you pleased," Mr. Tracy replied primly having learned from Orville Bright, in fact, that Mr. Lamb was much more enthusiastic about Air Boat stock than Mr. Wiggins was.

"Sure!" said Billy with a sage nod. "This war's mighty uncertain, you know. It might stop any day, and then who'd want submarines?

"You see, I've got a thousand shares of Air Boat stock. I've put most all the money I've got into it; and if I can get a big profit on it, it seems to me I'd better grab it and let Lamb do what he pleases."

"It is never a mistake to take a large profit," said Mr. Tracy firmly.

"Sure!" said Billy. "Well, between you and me, I've got a mighty good offer for my stock from New York. Lamb thinks John M. Schwer is buying it up, and I suppose

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he is; but what difference should that make to me if I can get my price?"

"I don't see that it should make any difference," Mr. Tracy answered wisely.

"Sure not!" said Billy. He lowered his voice and leaned across the corner of the table. "I'm offered a hundred and ten dollars a share! That looks like a big price to me."

Mr. Tracy was surprised and impressed by the figure named. He went so far as to pluck a hair from his beard.

"I'm told," Billy continued, "to send the stock down to Schuyler & Billings, in Wall Street, and they'll pay me a hundred and ten dollars a share. I suppose Schuyler & Billings are all right, but I don't really know anything about 'em. I want you to send the stock to your own correspondents in New York and tell 'em to notify Schuyler & Billings to come and get it. They're to pay a hundred and ten thousand dollars spot cash, you understand."

Mr. Tracy said nothing at all; he was so much impressed, in fact, that he was at a loss for words. He simply looked on while Billy emptied the fat envelope of certificates representing one thousand shares of Air Boat stock. But he promised, at parting, that the stock would be forwarded to New York by express immediately; and as this was Wednesday afternoon it should be in the office of his New York correspondents—Messrs. Estes & Knowles—on Friday morning certainly.

Friday forenoon Estes & Knowles notified him over their private wire that Schuyler & Billings had taken up the thousand shares of Air Boat stock on behalf of an unnamed customer, and paid down one hundred and ten thousand dollars therefor, which sum was duly placed to the credit of Tracy & Shipman.

"Just give me a check for fifty thousand dollars now," said Billy, "and I'll decide what to do with the rest later."

He wanted that check immediately because—though he had only ninety-seven dollars left to his credit in the bank after Lamb had gathered up their joint funds and taken them to New York—he had given Lamb a check for forty-eight thousand six hundred and thirty-two dollars. Lamb had deposited this check to his own credit in New York, which, with the seventy thousand dollars he had taken down there, enabled him to pay Schuyler & Billings one hundred and ten thousand dollars for Billy's stock.

Billy's check for forty-eight thousand six hundred and thirty-two dollars—drawn for an odd amount to give it a greater appearance of verisimilitude—was already well on its way from New York; but before it was presented to his Chicago bank for payment he deposited Tracy & Shipman's check for fifty thousand dollars. Thus, by using the seventy thousand dollars they really had, and kiting a check for forty-eight thousand-odd, one partner was able to pay the other a hundred and ten thousand dollars spot cash for a thousand shares of Air Boat stock.

"I don't see any necessity," Billy observed darkly, on taking the fifty-thousand-dollar check from Mr. Tracy's beautifully manicured hand, "of advertising this to Mr. Lamb. It's really my own affair, you know. I wish you'd consider it confidential."

"I understand," Mr. Tracy replied importantly.

But a belief that John M. Schwer was buying up stock of the Air Boat Company, and paying as much as a hundred and ten dollars a share for it, was firmly planted in Mr. Tracy's genteel mind. Why should he doubt it when a hundred and ten thousand dollars spot cash had just passed through his own hands in payment for a thousand shares?

To strengthen Mr. Tracy's conviction on this point, Lamb asked Schuyler & Billings to notify Estes & Knowles that their anonymous patron would pay a hundred and ten dollars a share for another thousand shares of Air Boat stock. Estes & Knowles immediately relayed the information over their private wire to Tracy & Shipman, in Chicago.

Two days later Lamb returned from New York and called on Mr. Tracy in a tolerably cheerful frame of mind—evidently all unaware of what had happened behind his back.

"Well, I've traced it down," he said confidentially. "Schwer is picking up whatever stock he can find. It's evident he wants control of the company. You see, nobody else knows what's in store for Air Boat as well as Schwer does. If he wants to buy it of course it's because he sees a great future for it. He's got practically unlimited resources, and if he wants control of the company he can get it; but I propose to make him pay something like what it's worth. I've bought quite a lot of this stock."

Mr. Tracy nodded; he had been looking it up, in fact, and knew Mr. Lamb had purchased, first and last, nearly twelve hundred shares of Air Boat stock through Tracy & Shipman, paying all the way from twenty to sixty-five dollars a share for it in cash. At Mr. Schwer's price that twelve hundred shares would be worth a hundred and thirty thousand-and-odd dollars.

"Well, I've run short of cash," Lamb continued; "but I've as good as got my hands on the biggest single block of stock there is—eleven hundred shares. It's owned by M. J. Patrick. Now I can get it at ninety dollars a share if I grab it quick. I want you to buy that eleven hundred shares and carry it for me twenty days under an agreement to let me have it at the end of that time at a hundred and five dollars a share. That will make you a profit of fifteen dollars a share for carrying it twenty days. If I don't take it off your hands at the end of twenty days you can sell it to Schwer. I've got twenty-one hundred other shares, all told, and I'll leave that with you as further security."

From Tracy & Shipman's he went up to the Air Boat office, where Billy was nervously awaiting him.

"Well," Lamb reported with a dazzling smile, "he went over! He'll buy Molly's stock and plank down ninety-nine thousand good dollars for it this afternoon."

"Gee!" Billy gurgled gleefully. "After all, it's too easy to last. Now let's get Messrs. Winslow, Gardner & Taft—quick!"

UNEASY MONEY

(Continued from Page 21)

for him. She had even taken a bitter pleasure and found a momentary relief in loosing the thunderbolt which had smitten him down. Even if it has to manufacture it, misery loves company. She watched Nutty with a cold and uninterested eye as he opened his mouth feebly, shut it again and reopened it; and then when it became apparent that these maneuvers were about to result in speech, she left him and walked quickly down the drive again. She had the feeling that if Nutty were to begin to ask her questions—and he had the aspect of one who is about to ask a thousand—she would break down. She wanted solitude and movement, so she left Nutty sitting and started for the gate. Presently she would go and do things among the beehives; and after that, if that brought no solace, she would go in and turn the house upside down and get dusty and tired. Anything to occupy herself.

Reaction had set in. She had known it would come, and had made ready to fight against it, but she had underestimated the strength of the enemy. It seemed to her, in those first minutes, that she had done a mad thing, that all those arguments which she had used were far-fetched and ridiculous. It was useless to tell herself that she had thought the whole thing out clearly and had taken the only course that could have been taken. With Bill's departure the power to face the situation steadily had left her. All she could think of was that she loved him and that she had sent him away.

Why had he listened to her? Why hadn't he taken her in his arms and told her not to be a little fool? Why did men ever listen to women? If he had really loved her would he have gone away? She tormented herself with this last question for a while. She was still tormenting herself with it when a melancholy voice broke in on her meditations.

"I can't believe it," said the voice. She turned, to perceive Nutty drooping beside her. "I simply can't believe it!"

Elizabeth clenched her teeth. She was not in the mood for Nutty.

"It will gradually sink in," she said unsympathetically.

"Did you really send him away?"

"I did."

"But what on earth for?"

"Because it was the only thing to do."

A light shone on Nutty's darkness.

"Oh, I say, did he hear what I said last night?"

"He did hear what you said last night."

Nutty's mouth opened slowly.

"Oh!"

Elizabeth said nothing.

"But you could have explained that."

"How?"

"Oh, I don't know—somehow or other." He appeared to think. "But you said it was you who sent him away."

"I did."

"Well, this beats me!"

Elizabeth's strained patience reached the limit.

"Nutty, please!" she said. "Don't let's talk about it. It's all over now."

"Yes, but ——"

"Nutty, don't! I can't stand it. I'm raw all over. I'm hating myself. Please don't make it worse."

Nutty looked at her face, and decided not to make it worse. But his anguish demanded some outlet. He found it in soliloquy.

"Just like this for the rest of our lives!" he murmured, taking in the farm grounds and all that in them stood with one glassy stare of misery. "Nothing but ghastly bees and sweeping floors and fetching water till we die of old age! That is, if those blighters don't put me in the coop for getting that money out of them. How was I to know that it was obtaining money under false pretenses? It simply seemed to me a darned good way of collecting a small roll. I don't see how I'm ever going to pay them back, so I suppose it's the cooler for me all right."

Elizabeth had been trying not to listen to him, but without success.

"I'll look after that, Nutty. I have a little money saved up, enough to pay off what you owe. I was saving it for something else, but never mind."

"Awfully good of you," said Nutty, but his voice sounded almost disappointed. He was in the frame of mind which resents alleviation of its gloom. He would have preferred at that moment to be allowed to round off the picture of the future which he was constructing in his mind with a reel or two showing himself doing the lockstep or brooding in a cell. After all, what difference did it make to a man of spacious tastes whether he languished for the rest of his life in a jail or on a farm in the country? Jail, indeed, was almost preferable. You knew where you were when you were in jail. They didn't spring things on you. Whereas life on a farm was nothing but one long succession of things sprung on you. Now that Lord Dawlish had gone he supposed that Elizabeth would make him help her with the bees again. At this thought he groaned aloud. When he contemplated a lifetime at Flack's, a lifetime of bee-dodging and carpet-beating and water-lugging, and reflected that, but for a few innocent words—words spoken, mark you, in a pure spirit of kindliness and brotherly love with the object of putting a bit of optimistic pep into sister!—he might have been in a position to touch a millionaire brother-in-law for the needful whenever he felt disposed, the iron entered into Nutty's soul. A rotten, rotten world!

Nutty had the sort of mind that moves in circles. After contemplating for a time the rottenness of the world, he came back to the point from which he had started.

"I can't understand it," he said. "I can't believe it."

He kicked a small pebble that lay convenient to his foot.

"You say you sent him away. If he had legged it on his own account, because what he heard me say got his goat, I could understand that. But why should you ——"

It became evident to Elizabeth that, until some explanation of this point was offered to him, Nutty would drift about in her vicinity, moaning and shuffling his feet indefinitely.

"I sent him away because I loved him," she said, "and because, after what had happened, he could never be certain that I loved him. Can you understand that?"

"No," said Nutty frankly, "I'm darned if I can. It sounds loony to me."

"You can't see that it wouldn't have been fair to him to marry him?"

"No."

(Continued on Page 29)

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Wet feet cause an enormous amount of illness with consequent loss of employment, time and money. Coughs, colds, chills, grippe and pneumonia are only a few of the ills that may result from wet feet. The weather is always uncertain. Dri-Foot is always sure.

How to Get Dri-Foot

Ask for Dri-Foot at any good shoe, drug, grocery or hardware store. If they are sold out, or their supply has not yet reached them, just write the name of the nearest store on a post card and send it to the Fitz Chemical Company, Phillipsburg, New Jersey. We will see that your dealer gets a supply of Dri-Foot promptly, or, if you wish, we will send you a trial can for 10 cents.

URGE USE OF DRI-FOOT

Shoe Manufacturers Tell Customers It Gives Longer Wear

Forty well-known shoe manufacturers are now recommending Dri-Foot to their customers. One of these manufacturers packs with every box of shoes this printed slip:

"These shoes are built for service. They are made by expert workmen of the best leather that money can buy. Under fair treatment they will give perfect satisfaction, but if you abuse them you have no claim on the dealer. To prevent hardening and cracking and to make shoes waterproof and wear-resisting we recommend Dri-Foot. It is easy to apply. Soaks into the leather, softens, preserves, waterproofs and gives it longer wear. Shoes worn in the mud and wet should be thoroughly cleaned and frequently treated with Dri-Foot for best results. Ask your dealer for it."

Dri-Foot Prices

10c. for a can with enough to waterproof a pair of shoes for two months.

25c. for a can with enough to waterproof your shoes for six months.

FITZ CHEMICAL CO.
Phillipsburg, N. J.

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Best Protected by Waterproofing Shoes with Dri-Foot

Every mother knows how difficult it is to get children to wear rubbers. It is a constant cause of worry in wet, rainy weather. The best way out of the difficulty is to waterproof children's shoes with Dri-Foot, an absolute protection from all the dangers of wet feet. Dri-Foot is easy to apply, and children think it great fun. Better buy a can today.

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A Frequent Cause of Very Serious Illness

An ordinary cold may have the most serious consequences if neglected. It may develop into very serious illness. There is no cure for colds, despite all the patent medicine advertisements say. An ounce of Dri-Foot on your shoes is worth a ton of so-called cures. It does something better than cure colds. It prevents them. Waterproof your shoes with Dri-Foot, and stop those colds.

FOOTNOTES

A two-foot rule—keep your feet dry.

The "Rain of Terror" ended when Dri-Foot was discovered.

It's always fair weather when there's Dri-Foot in the leather.

'Tis seldom, if ever, we find them together: Our rubbers, ourselves and the rain.

Dri-Foot is a health officer always on the job.

Take out a Dri-Foot health policy—quarterly premium 10 cents.

In the old days soldiers drilled to the tune of "Hay foot, Straw foot!"

In the modern army it's "Dri-Foot, Spri-Foot!"

There were 87 rainy days last year. Those who used Dri-Foot can't remember one of them.

CARLOAD OF DRI-FOOT FOR PACIFIC-COAST

Big Shipments Required During the Rainy Season

A whole freight car full of Dri-Foot is now on its way to the Pacific Coast. The beginning of the rainy season has developed such a phenomenal demand for Dri-Foot that carload shipments have become necessary.

Many of us forget that on most of the Pacific Coast the winter brings heavy rains in place of blizzards and snowstorms. The people of the coast states have found that Dri-Foot is the best and cheapest protection from wet feet—and they ought to know.

POSTMAN'S WET FEET START BIG BUSINESS

Chemists' Kindness Results in Discovery of Vast Market

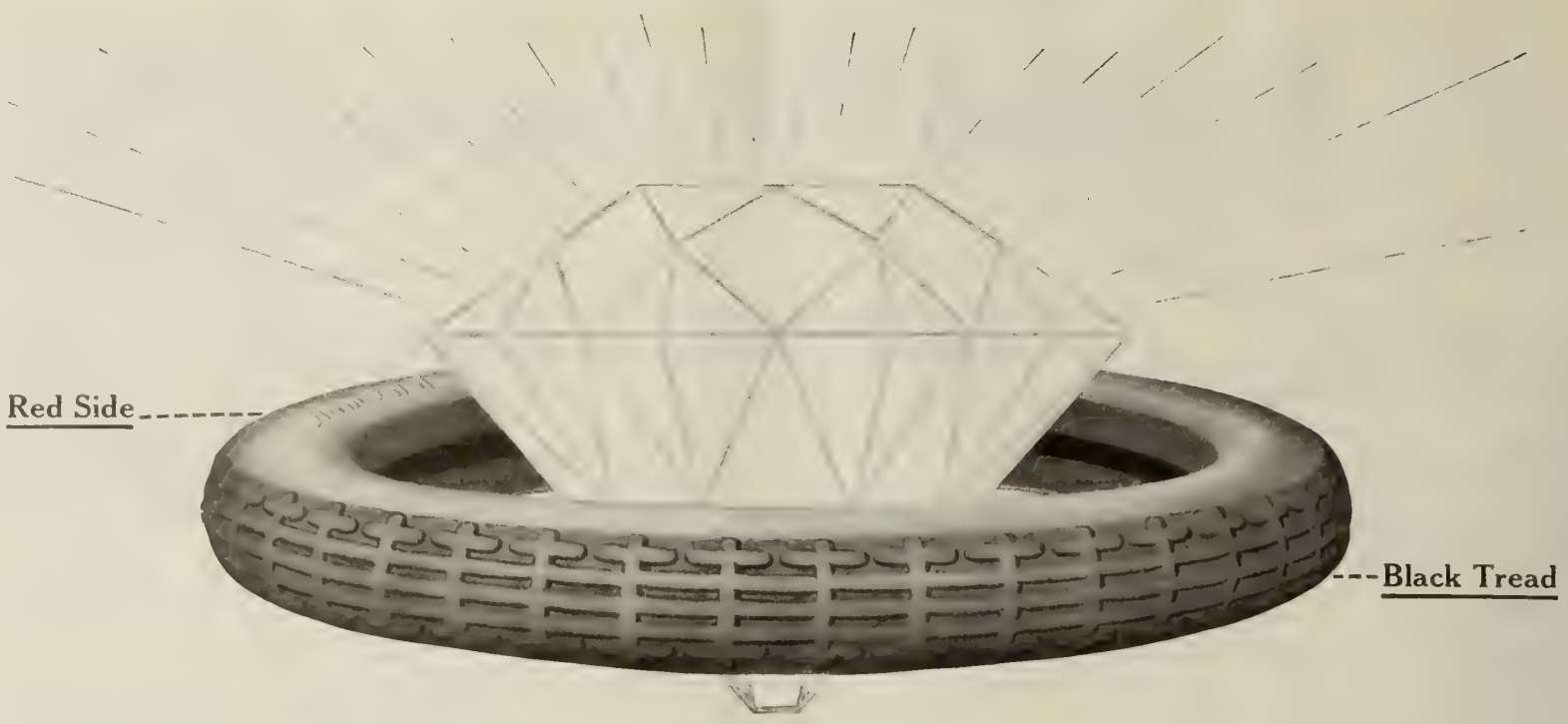
One rainy morning seven years ago, the postman who delivered the mail at the big plant of the J. T. Baker Chemical Company in Phillipsburg, N. J., arrived complaining of wet feet. The chemists took pity on his plight and gave him some of a preparation they had worked out to waterproof the shoes of men employed in a department where the floors were always flooded with water. In a few months the postman was back for more. Soon he wanted some to sell. The officers of the chemical company realized that here was a great possibility. They named the preparation Dri-Foot, put it on the market, and formed the Fitz Chemical Company to push the sale. Today millions of cans of Dri-Foot are selling all over the country as the result of a simple, kind-hearted act to enable a postman to go dry-shod on his rounds.

Dry Feet Without Rubbers

Dri-Foot absolutely waterproofs your shoes in one 10c. treatment. Easy to apply. Softens the leather and lengthens its life. Forty shoe manufacturers endorse it. 3,000,000 people use it. Buy it at any good shoe, drug, grocery or hardware store, or send 10c. to us for trial can.

FITZ CHEMICAL CO., Phillipsburg, N. J.

DRI-FOOT
THE SHOE WATERPROOFING



Ride now on the new "Velvet-Rubber" Diamond Tires

SINEWY, springy, and *strong* as the muscle-padded foot of the Greyhound.

Clings to smooth and slippery pavements as the foot of a Fly clings to the ceiling when he ascends, on high-gear, for a better View of the Mountains.

This tough-textured, hard-wearing "VELVET" Rubber of 1916, *stretches* like a pure Rubber band over such small and sharp Obstacles on the road as might *puncture* the less elastic, and more brittle, texture of the usual Tire treads.

It thereby *absorbs* most of the small shocks, jars, and jolts, that not only tend to separate Treads from Fabric, in ordinary Tires, but that also cause an incessant minor *Vibration* beyond the capacity of Steel Springs to neutralize quickly enough.

Observe, now, that this wonderfully resilient "VELVET" Rubber, used in all Diamond Tires today, is NOT offered as a mere Whimsy of Style, or merely to give a superficial "difference" in appearance.

• • •

IT is a new, and altogether *different, Kind of Rubber,* developed through much Research, from materials that give *most Flexibility,* and *most Response-to-Power,* in Tires, with a *minimum* of Friction for *maximum* Traction.

"VELVET" Rubber *can* be made by us in Black, Red, Grey, Brown, or Tan color, as the COLOR *has nothing to do with the new Components.*

This is here mentioned so you may have fair warning of the superficial *Imitations* that are sure to follow.

Diamond Automobile Tires, *Diamond* Inner Tubes, and *Diamond* Bicycle Tires are now made of this Springy, Clingy, Elastic, and Shock-absorbing "VELVET"-Rubber alloy,—the treads of Diamond Automobile Tires being of BLACK, and their sides of RED Rubber.

But,—while this color-combination now distinguishes the *appearance* of Diamond Tires don't conclude that *all* Black-Treads, or *all* Red-Sided Tires, are of *Velvet* Rubber.

Because,—*any* ordinary Rubber can be *colored* to imitate the APPEARANCE of Diamond Treads, without in any sense imitating the *Texture,* Composition or Action of the "*Velvet-Rubber*" in Diamond Tires.

• • •

RIDE on "VELVET-RUBBER" Diamond Tires, even *once,*—and you will find a *new* Satisfaction in motoring.—

—So Springy, Clingy, Soundless, and Vibration-absorbing are they,—with a *Mileage-increase* that is mighty comforting to the pocketbook.

Look now for *Black-Tread, Red-Side,* DIAMOND TIRES,—and compare their *moderate* "Fair-List" price with what you must pay for *ordinary* Tires as made by *other* responsible Makers.

DIAMOND RUBBER GOODS
Akron, Ohio

DIAMOND SQUEEGEE (Non-Skid) Tires

(Continued from Page 26)

The doubts which she was trying to crush increased the violence of their attack. It was not that she respected Nutty's judgment in itself. It was that his view of what she had done chimed in so neatly with her own. She longed for someone to tell her that she had done right, someone who would bring back that feeling of certainty which she had had during her talk with Bill. And in these circumstances Nutty's attitude had more weight than on its merits it deserved. She wished she could cry. She had a feeling that if she once did that the right outlook would come back to her.

Nutty, meanwhile, had found another pebble and was kicking it somberly. He was beginning to perceive something of the intricate and unfathomable workings of the feminine mind. He had always looked on Elizabeth as an ordinary good fellow, a girl whose mind worked in a more or less understandable way. She was not one of those hysterical women you read about in the works of the high-brow novelists, she was just a regular girl. And yet now, at the one moment of her life when everything depended on her acting sensibly, she had behaved in a way that made his head swim when he thought of it. What it amounted to was that you simply couldn't understand women.

Nobody home! There you had Woman in a nutshell.

Into this tangle of silent sorrow came a honking automobile. It drew up at the gate and a man jumped out.

XXIV

THE man who had alighted from the automobile was young and cheerful. He wore a flannel suit of a gay blue and a straw hat with a colored ribbon, and he looked upon a world which, his manner seemed to indicate, had been constructed according to his own specifications through a single eyeglass. When he spoke it became plain that his nationality was English.

Nutty regarded his beaming countenance with a lowering hostility. The indecency of anyone's being cheerful at such a time struck him forcibly. He would have liked mankind to have preserved till further notice a hushed gloom. He glared at the young man.

Elizabeth, such was her absorption in her thoughts, was not even aware of his presence till he spoke to her.

"I beg your pardon, is this Flack's?"

She looked up and met that sunny eyeglass.

"This is Flack's," she said.

"Thank you," said the young man.

The automobile, a stout, silent man at the helm, throbbed in the nervous way automobiles have when standing still, suggesting somehow that it were best to talk quick, as they can give you only a few minutes before dashing on to keep some other appointment. Either this or a natural volatility lent a breezy rapidity to the visitor's speech. He looked at Elizabeth across the gate, which it had not occurred to her to open, as if she were just what he had expected her to be and a delight to his eyes, and burst into speech.

"My name's Nichols- J. Nichols. I expect you remember getting a letter from me a week or two ago?"

The name struck Elizabeth as familiar. But he had gone on to identify himself before she could place it in her mind.

"Lawyer, don't you know? Wrote you a letter telling you that your Uncle Ira Nutcombe had left all his money to Lord Dawlish."

"Oh, yes," said Elizabeth, and was about to invite him to pass the barrier when he began to speak again.

"You know, I want to explain that letter. Wrote it on a sudden impulse, don't you know. The more I have to do with the law, the more it seems to hit me that a lawyer oughtn't to act on impulse. At the moment, you see, it seemed to me the decent thing to do put you out of your misery, and so forth—stop your entertaining hopes never to be realized, what? and all that sort of thing. You see, it was like this: Bill I mean Lord Dawlish—is a great pal of mine, a dear old chap. You ought to know him. Well, being in the know, you understand, through your uncle having deposited the will with us, I gave Bill the tip directly I heard of Mr. Nutcombe's death. I sent him a telephone message to come to the office, and I said: 'Bill, old man, this old buster'—I beg your pardon, this old gentleman 'has left you all his money.' Quite informal, don't you know. And at the same time, in the same informal spirit, I wrote you the letter." He dammed the torrent for a moment. "By the way, of course you are Miss Elizabeth Boyd, what?"

"Yes."

The young man seemed relieved.

"I'm glad of that," he said. "Funny if you hadn't been. You'd have wondered what on earth I was talking about."

In spite of her identity this was precisely what Elizabeth was doing. Her mind, still under a cloud, had been unable to understand one word of Mr. Nichols' discourse. Judging from his appearance, which was that of a bewildered hosepipe or a snake whose brain is being momentarily overtaxed, Nutty was in the same difficulty. He had joined the group at the gate, abandoning the pebble which he had been kicking in the background, and was now leaning on the top bar, a picture of silent perplexity.

"You see, the trouble is," resumed the young man, "my governor, who's the head of the firm, is all for doing things according to precedent. He loves red tape—wears it wrapped round him in winter instead of flannel. He's all for doing things in the proper legal way, which, as I daresay you know, takes months. And, meanwhile, everybody's wondering what's happening and who has got the money, and so on and so forth. I thought I would skip all that and let you know right away exactly where you stood, so I wrote you that letter. I don't think my temperament's quite suited to the law, don't you know, and if he ever hears that I wrote you that letter I have a notion that the governor will think so too. So I came over here to ask you, if you don't mind, not to mention it when you get in touch with the governor. I frankly admit that that letter, written with the best intentions, was a bloomer."

With which manly admission the young man paused, and allowed the rays of his eyeglass to play upon Elizabeth in silence. Elizabeth tried to piece together what little she understood of his monologue.

"You mean that you want me not to tell your father that I got a letter from you?"

"Exactly that. And thanks very much for not saying 'without prejudice,' or anything of that kind. The governor would have:"

"But I don't understand. Why should you think that I should ever mention anything to your father?"

"Might slip out, you know, without your meaning it."

"But when? I shall never meet your father."

"You might quite easily. He might want to see you about the money."

"The money?"

The eyebrow above the eyeglass rose, surprised.

"Haven't you had a letter from the governor?"

"No."

The young man made a despairing gesture.

"I took it for granted that it had come on the same boat that I did. There you have the governor's methods! Couldn't want a better example. I suppose some legal formality or other has cropped up and laid him a stymie, and he's waiting to get round it. You really mean he hasn't written?

"Why, dash it," said the young man, as one to whom all is revealed, "then you can't have understood a word of what I've been saying!"

For the first time Elizabeth found herself capable of smiling. She liked this incoherent young man.

"I haven't," she said.

"You don't know about the will?"

"Only what you told me in your letter."

"Well, I'm hanged! Tell me I hadn't the honor of knowing him personally—was the late Mr. Nutcombe's whole life as eccentric as his will-making? It seems to me ——"

Nutty spoke.

"Uncle Ira's middle name," he said, "was Bloomingdale. That," he proceeded bitterly, "is the frightful injustice of it all. I had to suffer from it right along, and all I get, when it comes to a showdown, is a dinky hundred bones. Uncle Ira insisted on father's and mother's calling me Nutcombe, which ought to have brought the Gerry Society down on him; and whenever he got a new craze I was always the one he worked it off on. You remember the time he became a vegetarian, Elizabeth? Gosh!" Nutty brooded coldly on the past. "You remember the time he had it all doped out that the end of the world was to come at

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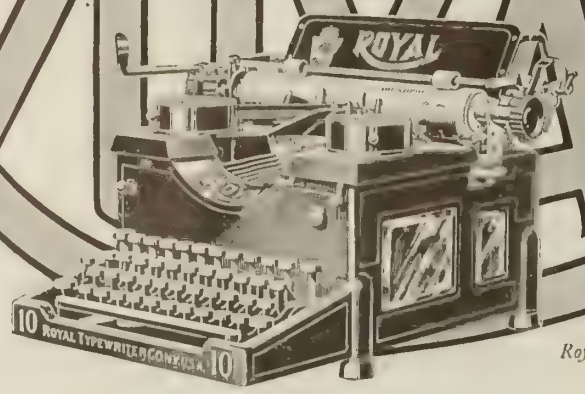

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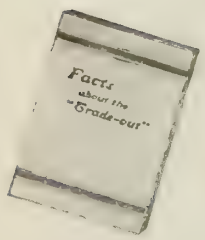

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five in the morning one February? Made me stop up all night with him, reading Marcus Aurelius! And the steam heat turned off at twelve-thirty! I could tell you a dozen things just as bad as that. He always picked on me. And now I've gone through it all he leaves me a hundred dollars!"

Mr. Nichols nodded sympathetically.

"I should have imagined that he was rather like that. You know, of course, why he made that will I wrote to you about, leaving all his money to Bill Dawlish? Simply because Bill, who met him golfing at a place in Cornwall in the off season, cured him of slicing his approach shots! I give you my word that was the only reason. I'm sorry for old Bill, poor old chap. Such a good sort."

"He's all right," said Nutty. "But why you should be sorry for him gets past me. A fellow who gets five million ——"

"But he doesn't, don't you see?"

"How do you mean?"

"Why, this other will puts him out of the running."

"Which other will?"

"Why, the one I'm telling you about."

He looked from one to the other, apparently astonished at their slowness of understanding. Then an idea occurred to him.

"Why, now that I think of it, I never told you, did I? Yes, your uncle made another will at the very last moment, leaving all he possessed to Miss Boyd."

The dead silence in which his words were received stimulated him to further speech. It occurred to him that, after that letter of his, perhaps these people were wary about believing anything he said.

"It's absolutely true. It's the real, stable information this time. I had it direct from the governor, who was there when he made the will. He and the governor had had a row about something, you know, and they made it up during those last days, and —— Well, apparently your uncle thought he had better celebrate it somehow, so he made a new will. From what little I know of him that was the way he celebrated most things. I took it for granted the governor would have written to you by this time. I expect you'll hear by the next mail. You see, what brought me over was the idea that when he wrote you might possibly take it into your heads to mention having heard from me. You don't know my governor. If he found out I had done that I should never hear the last of it. So I said to him: 'Gov'nor, I'm feeling a bit jaded. Been working too hard, or something. I'll take a week or so off, if you can spare me.' He didn't object, so I whizzed over. Well, of course, I'm awful sorry for old Bill, but I congratulate you, Miss Boyd."

"What's the time?" said Elizabeth.

Mr. Nichols was surprised. He could not detect the connection of ideas.

"It's about five to eleven," he said, consulting his watch.

The next moment he was even more surprised, for Elizabeth, making nothing of the barrier of the gate, had rushed past him and was even now climbing into his automobile.

"Take me to the station, at once," she was crying to the stout, silent man, whom not even these surprising happenings had shaken from his attitude of well-fed detachment.

The stout man, ceasing to be silent, became interrogative.

"Uh?"

"Take me to the station. I must catch the eleven o'clock train."

The stout man was not a rapid thinker. He enveloped her in a stodgy gaze. It was only too plain to Elizabeth that he was a man who liked to digest one idea slowly before going on to absorb the next. Jerry Nichols had told him to drive to Flack's. He had driven to Flack's. Here he was at Flack's. Now this young woman was telling him to drive to the station. It was a new idea, and he bent himself to the Fletcherizing of it.

"I'll give you ten dollars if you get me there by eleven," shouted Elizabeth.

The car started as if it were some living thing that had had a sharp instrument jabbed into it. Once or twice in his life it had happened to the stout man to encounter an idea which he could swallow at a gulp. This was one of them.

Mr. Nichols, following the car with a wondering eye, found that Nutty was addressing him.

"Is this really true?" said Nutty.

"Absolute gospel."

A wild cry, a piercing whoop of pure joy, broke the summer stillness.

"Come and have a drink, old man!" babbled Nutty. "This wants celebrating!" His face fell. "Oh, I was forgetting! I'm on the wagon."

"On the wagon?"

"Sworn off, you know. I'm never going to touch another drop as long as I live. I began to see things—monkeys!"

"I had a pal," said Mr. Nichols sympathetically, "who used to see kangaroos."

Nutty seized him by the arm, hospitable though handicapped.

"Come and have a bit of bread and butter, or a slice of cake or something, and a glass of water. I want to tell you a lot more about Uncle Ira, and I want to hear all about your end of it. Gee, what a day!"

"'The maddest, merriest of all the glad New Year,'" assented Mr. Nichols. "A slice of that old '87 cake. Just the thing!"

XXV

BILL made his way along the swaying train to the smoking car. It had come upon him overwhelmingly that he needed tobacco. He was in the mood when a man must either smoke or give up altogether the struggle with Fate. He lit his pipe, and looked out of the window at Long Island racing past him. It was only a blur to him.

The smoking car was almost empty. Across the aisle a warm man, who had the air of having run for the train, was fanning himself with a newspaper. In the seat behind him two men had begun an earnest and wordy discussion on automobiles. An official in uniform stood beside a seatful of papers and packages. Soon, perhaps because he was an unquenchable optimist, but more probably because it was his job, he would patrol the train offering for sale the peanut brittle and the road maps of Long Island which nobody ever bought. In the far corner there was something shapeless which closer inspection would have revealed as a sleeping Irishman.

The conductor was asking for tickets. Bill showed his mechanically, and the conductor passed on. Then he settled down once more to his thoughts. He could not think coherently yet. His walk to the station had been like a walk in a dream. He was conscious of a great dull pain that weighed on his mind, smothering it. The trees and houses still moved past him in the same indistinguishable blur.

He became aware that the conductor was standing beside him, saying something about a ticket. He produced his once more, but this did not seem to satisfy the conductor. To get rid of the man, who was becoming a nuisance, he gave him his whole attention, as far as that smothering weight would allow him to give his whole attention to anything, and found that the man was saying strange things. He thought that he could not have heard him correctly.

"What?" he said.

"Lady back there told me to collect her fare from you," repeated the conductor. "Said you would pay."

Bill blinked. Either there was some mistake or trouble had turned his brain.

"It's to New York—one seventy-nine."

Bill pushed himself together with a supreme effort.

"A lady said I would pay her fare?"

"Yup."

"But—but why?" demanded Bill feebly.

The conductor seemed unwilling to go into first causes.

"Search me!" he replied.

"Pay her fare!"

"Told me to collect it off the gentleman in the gray suit in the smoking car. You're the only one that's got a gray suit."

"There's some mistake."

"Not mine."

"What does she look like?"

The conductor delved in his mind for adjectives.

"Small," he said, collecting them slowly. "Fair hair. Brown eyes ——"

He desisted from his cataloguing at this point, for with a loud exclamation that woke the slumbering Irishman and caused the two automobile experts to lose temporarily the thread of their remarks Bill had dashed from the car. The man with the newspaper sought information.

"What's the trouble?"

"Search me!" said the conductor, a man of a slim vocabulary.

A solution occurred to him. He offered it.

"Dippy," he suggested, and went to talk about peanut brittle and road maps to the official in uniform.

Two cars farther back Bill had dropped into the seat by Elizabeth and was gurgling wordlessly. A massive lady, who had

entered the train at East Moriches in company with three children and a cat in a basket, eyed him with a curiosity that she made no attempt to conceal. Two girls in a neighboring seat leaned forward eagerly to hear all. This was because one of them had told the other that Elizabeth was Mary Pickford. Her companion was skeptical, but nevertheless obviously impressed.

"My God!" said Bill.

The massive lady told the three children sharply to look at their picture book.

"Well, I'm damned!"

The mother of three said that if her offspring did not go right along to the end of the car and look at the pretty trees trouble must infallibly ensue.

"Elizabeth!"

At the sound of the name the two girls leaned back, taking no further interest in the proceedings.

"What are you doing here?"

Elizabeth smiled, a shaky but encouraging smile.

"I came after you, Bill."

"You've got no hat!"

"I was in too much of a hurry to get one, and I gave all my money to the man who drove the car. That's why I had to ask you to pay my fare. You see, I'm not too proud to use your money after all."

"Then ——"

"Tickets, please. One seventy-nine."

It was the indefatigable conductor, sensible of his duty to the company and resolved that nothing should stand in the way of its performance. Bill gave him five dollars and told him to keep the change. The conductor saw eye to eye with him in this.

"Bill! You gave him ——" She gave a little shrug of her shoulders. "Well, it's lucky you're going to marry a rich girl."

A look of the utmost determination overspread Bill's face.

"I don't know what you're talking about. I'm going to marry you. Now that I've got you again I'm not going to let you go. You can use all the arguments you like, but it won't matter. I was a fool ever to listen. If you try the same sort of thing again I'm just going to pick you up and carry you off. I've been thinking it over since I left you. My mind has been working absolutely clearly. I've gone into the whole thing. It's perfect rot to take the attitude you did. We know we love each other, and I'm not going to listen to any talk about time making us doubt it. Time will only make us love each other all the more."

"Why, Bill, this is eloquence!"

"I feel eloquent."

The stout lady ceased to listen. They had lowered their voices and she was hard of hearing. She consoled herself by taking up her copy of Gingery Stories and burying herself in the hectic adventures of a young millionaire and an artist's model.

Elizabeth caught a fleeting glimpse of the cover.

"I bet there's a story in there of a man named Harold who was too proud to marry a girl, though he loved her, because she was rich and he wasn't. You wouldn't be so silly as that, Bill, would you?"

"It's the other way about with me."

"No, it's not. Bill, do you know a man named Nichols?"

"Nichols?"

"J. Nichols. He said he knew you. He said he had told you about Uncle Ira leaving you his money."

"Jerry Nichols! How on earth —— Oh, I remember. He wrote to you, didn't he?"

"He did. And this morning, just after you had left, he called."

"Jerry Nichols called?"

"To tell me that Uncle Ira had made another will before he died, leaving the money to me."

Their eyes met.

"So I stole his car and caught the train," said Elizabeth simply.

Bill was recovering slowly from the news.

"But—this makes rather a difference, you know," he said.

"In what way?"

"Well, what I mean to say is, you've got five million dollars and I've got two thousand a year, don't you know, and so ——"

Elizabeth tapped him on the knee.

"Bill, do you see what this is in my hand?"

"Eh? What?"

"It's a pin. And I'm going to dig it right into you wherever I think it will hurt most unless you stop being Harold at once. I'll tell you exactly what you've got to do, and you needn't think you're going to do anything else. When we get to New York I first borrow the money from you to buy a hat, and then we take the subway down to Brooklyn Bridge. We then walk to the City Hall, where you go to the window marked Marriage Licenses and buy one. It will set you back one dollar. You will give your correct name and age and you will hear mine. It will come as a shock to you to know that my second name is something awful! I've kept it concealed all my life. After we've done that we shall go to the only church that anybody could possibly be married in. It's on Twenty-ninth Street, just round the corner from Fifth Avenue. It's got a fountain playing in front of it, and it's a little bit of heaven dumped right down in the middle of New York. And after that—well, we might start looking about for that farm we've talked of. We can get a good farm for five million dollars, and leave something over to be doled out—cautiously—to Nutty.

"And then all we have to do is to live happily ever after."

Something small and soft slipped itself into his hand, just as it had done ages and ages ago in Lady Wetherby's wood.

It stimulated Bill's conscience to one last remonstrance:

"But, I say, you know ——"

"Well?"

"This business of the money, you know. What I mean to say is —— Ow!"

He broke off, as a sharp pain manifested itself in the fleshy part of his leg. Elizabeth was looking at him reprovingly, her weapon poised for another onslaught.

"I told you!" she said.

"All right, I won't do it again."

"That's a good child. Bill, listen. Come closer and tell me all sorts of nice things about myself till we get to Jamaica, and then I'll tell you what I think of you. We've just passed Islip, so you've plenty of time."

(THE END)

Sometimes

SOMETIMES I long for a lazy isle,
Ten thousand miles from home,
Where the warm sun shines and the blue skies smile
And the milk-white breakers foam—
A coral island, bravely set
In the midst of the Southern sea,
Away from the hurry and noise and fret
Forever surrounding me!

For I tire of labor and care and fight,
And I weary of plan and scheme,
And ever and ever my thoughts take flight
To the island of my dream;
And I fancy drowsing the whole day long
In a hammock that gently swings
Away from the clamorous, toiling throng,
Away from the swirl of things!

And yet I know in a little while,
When the first glad hours were spent,
I'd sicken and tire of my lazy isle
And cease to be content!
I'd hear the call of the world's great game—
The battle with gold and men—
And I'd sail once more, with a heart of flame,
Back to the game again! —*Berton Braley.*

How to Use Lemons

Do you know these facts about lemons?

The culinary uses of lemons are not the only ways in which lemons aid housekeeping. Besides being the basis of hundreds of charming desserts and making scores of other foods more delicious and digestible, lemons serve as follows:

As a Cleanser: Nothing will clean soiled hands more quickly than a piece of Sunkist lemon. Rub it over the hands and rinse off with water. It will remove even ink or fruit stains from the skin.

As a Hair Wash: Dip the hair in a basin of warm water. Rub the juice of a Sunkist lemon into the scalp. Rinse thoroughly, and dry with a soft towel. The lemon-juice removes dirt and grease, leaving the hair soft and glossy.

As a Sweetener for the Stomach: Squeeze the juice of half a Sunkist lemon into a glass of water and drink before breakfast for a few mornings.

To Make Tough Meats Tender: Most cuts of meat are immensely improved in flavor and tenderness if boiled in water in which a teaspoonful of Sunkist lemon juice is placed.

To Make Washing of White Clothes Easier: Sunkist lemon juice softens water and renders washing less difficult. It helps to remove dirt and grease, whitening and freshening white clothes. Do not use in washing colored clothes.

* * * *

There are scores and scores of profitable ways to use lemons and their juice. The above are modern short cuts which hundreds of thousands of housewives now use to make the day's work easier.

Try them. Then ask about other uses in which lemons play the labor-saving rôle.

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VICTOR RED SEAL RECORDS

CALVE, EMMA, Soprano (*Kahl-veh'*)

Emma Calvé, half French, half Spanish, is descended from a prosperous and cultured family. She was born in 1864, at Madrid. The premature death of her father was followed by reverses, and the young girl knew that she must face a world in a more serious rôle than that of a society belle, so it was not long before the dark-eyed beauty found herself studying with Rosina Laborde, and afterward with Marchesi and Puget. As a pupil the young girl endeared herself from the first to her teachers, and made rapid progress. Although her début was made at Nice, her first important appearance was at the *Théâtre de la Monnaie*, in Brussels, in 1882, as *Marguerite* in *Faust*. Her Paris début occurred in 1885 at the *Opéra Comique*, in *Chevalier de Jean*, but her first real triumphs came in Italy, where she made several tours, and when she reappeared in Paris as *Carmen* and *Santuzza* the Parisians made her their idol. She appeared in London in 1892, and Americans first heard her at the Metropolitan Opera House in New York, where she made her début in 1894, and her fame spread rapidly. Her beautiful voice, her remarkable gifts as an actress, her beauty and magnetic personality, united in presenting a picture at once alluring and fascinating. The singer's further triumphs in America are familiar to all, and although she spends most of her time in Europe, her admirers may find consolation in her Victor records.

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CALVE

Mme. Calvé's exquisitely trained voice, always remarkable for its beautiful timbre and emotional quality, was at its best when her Victor records were made.

This great artist has recorded *exclusively* for the Victor the list of records catalogued here.

THE CALVE RECORDS

		No.	Size	
Carmen—Habanera (Love is Like a Bird) *In French*	Bizet	88085	12	$3.00
Carmen—Chanson Bohême (Les Tringles des Sistres) (The Sound of Tambourine)	Bizet	88124	12	3.00
Cavalleria Rusticana—Voi lo sapete (Santuzza's Air, "Well You Know, Good Mother") *In Italian*	Mascagni	88086	12	3.00
Herodiade—Il est doux, il est bon (He is Kind, He is Good) *In French*	Massenet	88130	12	3.00
Old Folks at Home (Swanee River) *In English*	Foster	88089	12	3.00
Perle du Bresil—Charmant oiseau (Brilliant Bird) *Flute obbligato In French*	David	88087	12	3.00
Serenade—Chantez, riez, dormez *Flute obbligato In French*	Gounod	88119	12	3.00
Carmen—La bas dans la montagne (Away to Yonder Mountain) (with Dalmores)	Bizet	89019	12	4.00

CAMPANARI, GIUSEPPE, Baritone

Giuseppe Campanari, one of the most famous baritones of the modern operatic stage, was born in Venice, and in early life played the 'cello at La Scala. Young Campanari was ambitious, however, and endeavored to improve his naturally good voice at every opportunity. Finally he was engaged by the Boston Symphony Orchestra, and after arriving in America took up vocal studies in earnest, making his first appearance as a singer in 1890, in concert under the direction of Walter Damrosch. The next season with Hinrich's Philadelphia Opera Company brought him to the attention of Mr. Abbey, and he was promptly engaged for the Metropolitan, where he remained for many years. The record of the favorite Toreador Song he has made for the Victor exhibits well his splendid voice, intelligent phrasing and good enunciation.

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CAMPANARI

THE CAMPANARI RECORD (*Sung in Italian*)

Carmen—Canzone del Toreador (*Toreador Song*)	Bizet	85073	12	$3.00

VICTOR RED SEAL RECORDS

CARUSO, ENRICO, Tenor (*Kah-roo'-soh*)

Caruso's success is the greatest ever attained by an artist in this country. His American engagements have been a continuous ovation, the great audiences being held spellbound by the exquisite refinement, beauty and power of his voice.

Caruso is a native of Naples and was born in 1873. When he was a mere boy he sang in the churches of Naples, and the beauty of his voice arrested the attention of all who heard it. His father did not encourage the boy at first, but a few years later was persuaded to allow him to take a few lessons in singing. The family was very poor, however, and Caruso was forced to work as a mechanic. This work not being very profitable, he began to seriously consider whether he could not make more by singing than he could earn by hard work with his hands.

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CARUSO

He was eighteen years old when he met a distinguished baritone singer, who, after hearing his voice, decided that he would give Caruso substantial assistance. He therefore took him to Maestro Vergine, who was captivated by the beauty and purity of his voice, and began to give him vocal instructions.

Caruso made his début in 1894 in Naples, in a now forgotten opera, L'amico Francesco, afterward singing in various Italian cities and in Cairo. A South American engagement followed, and on his return, after a season in Milan, it was clear that here was one of the most promising young tenors ever heard in Italy. Caruso had made a success in various countries of Europe before coming to America in 1903, but it was his performance of the *Duke* at the Metropolitan on November 23d of that year which convinced opera-goers that the greatest of all tenors had arrived. This artist recently finished his eleventh season in this country and his success was greater than ever before.

Caruso has made records *exclusively* for the Victor since 1903, and as the present contract with the tenor does not expire until 1933, the public is assured perfect reproductions of his voice for many years to come.

THE CARUSO RECORDS (*Sung in Italian unless otherwise noted*)

		No.	Size	
Africana—O Paradiso (Oh, Paradise!)	Meyerbeer	88054	12	$3.00
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Because *In French*	Teschemacher-d'Hardelot	87122	10	2.00
Bohême—Io non ho che una povera stanzetta (Rudolph's Narrative)	Leoncavallo	88335	12	3.00
Bohême—Racconto di Rodolfo	Puccini	88002	12	3.00
Bohême—Testa adorata (Adored One!)	Leoncavallo	88331	12	3.00
Canta pe' me (Neapolitan Song)	Bovio-de Curtis	87092	10	2.00
Carmen—Air de la fleur (Flower Song) *In French*	Bizet	88208	12	3.00
Carmen—Il fior che avevi a me (Flower Song)	Bizet	88209	12	3.00
Cavalleria Rusticana—Addio alla madre (Turiddu's Farewell)	Mascagni	88458	12	3.00
Cavalleria Rusticana—Brindisi (Drinking Song)	Mascagni	81062	10	2.00
Cavalleria Rusticana—Siciliana (Thy Lips Like Berries)	Mascagni	81030	10	2.00
Cavalleria Rusticana—Siciliana (*Harp accompaniment*)	Mascagni	87072	10	2.00
Core 'ngrato (Neapolitan Song)	Cordiferro-Cardillo	88334	12	3.00
Don Pasquale—Serenata—Com' e gentil (Soft Beams the Light)	Donizetti	85048	12	3.00
Deux Serenades (Two Serenades) *In French* (*Violin by Elman*)		89085	12	4.00
Don Sebastian—In terra solo (On Earth Alone) *In English*	Donizetti	88106	12	3.00
Dreams of Long Ago *In English* (*Violin by Elman*)	Carroll-Caruso	88376	12	3.00
Elégie—Mélodie *In French* (*Violin by Elman*)	Massenet	89066	12	4.00
Elisir d'amore—Una furtiva lagrima (A Furtive Tear)	Donizetti	81027	10	2.00
Elisir d'amore—Una furtiva lagrima (A Furtive Tear) Act II	Donizetti	88339	12	3.00
Eternamente (For All Eternity)	Mazzoni-Mascheroni	88333	12	3.00
Faust—Salut demeure (All Hail, Thou Dwelling!) *In French*	Gounod	88003	12	3.00
Favorita—Spirto gentil (Spirit So Fair)	Donizetti	88004	12	3.00
Fenesta che lucive (The Shining Window) (Neapolitan Song)		88439	12	3.00
For You Alone *In English*	O'Reilly-Geehl	87070	10	2.00

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CASHING IN

(Continued from Page 19)

"Henry, I've been keeping an eagle eye on you ever since you began to carry round that roll. I picked your pocket just about five seconds after that Atterbury woman shot her thunderbolt. I've known her by reputation for fifteen years, and I knew that before she was through she'd collect every cent you owned, Trindel. But—by gad!" the astonishingly good friend cried hotly. "I appreciate your wife and mine, and it's all right to make a splurge; that one was a dandy, and all creation seems to be talking about it this morning, and the society columns say that it has anchored Clythebourne on the map! But when it comes to hiring the most expensive talent in the whole blasted world, an innocent soul like you needs protection, even if he has to be protected with an ax! How much did I leave you, Trindel?"

"Eight hundred dollars, but ——"

"She compromised for that, eh? I've heard that she always does. I'm glad I did it, because that was a darned sight more than they were worth," the large friend concluded with mistaken complacency. "I don't know much about music, Trindel, but anyone who gave up eight hundred for that much got stung! Coming down on the early train?"

"No, on a—a later one," Henry Trindel stammered. "And I—I don't know how to thank you, Merriweather. That is, you meant to do me a kindness, even if ——"

"Oh, that's all right, old man! Forget it!" grinned Henry's friend and neighbor as he slapped a thin shoulder and moved away with characteristic speed. "I'd do more than that for you. By-by!"

He hurried blithely down the path and into the highway. He turned to wave a large, jovial hand at Henry Trindel, but as yet Henry had not moved from his station on the doormat. Even when Merriweather had turned the corner and vanished the paralysis clung to Henry Trindel.

But presently life pulsed through his veins again and he smiled slowly, half-comprehendingly. He fumbled into his pocket and drew out his wealth, restored! He gazed at it and spread it flat upon his palm—yellow notes and more yellow notes.

Altogether did he fail to realize that Gilda, suspicion nagging at her very soul, had risen from the table after the passing of minutes and stolen after her Henry. Quite unaware was Henry that Gilda moved nearer and nearer to him, gazing on him with blazing eyes as he grinned and babbled over his wandering fund.

Yet all in a single second his grinnings fled and his babblings with them, for out of the drawing room echoed a shriek so blood-curdling, so packed with real human agony, that Henry Trindel's hair stood up on end. This dreadful sound came straight from Gilda, who had hurled herself upon a divan—from Gilda who, convinced at last and beyond any argument of Henry Trindel's criminal duplicity, was plunging headlong into her very first fit of real hysterics!

II

ON THE sunny veranda the marrow in Henry Trindel's bones froze solid! Dire disaster had overtaken Gilda; she had fallen —— Or, in the mighty melancholia that possessed her this morning, had she succumbed to impulse and driven the villainous little paper-cutter into her heart? Even as he tried to move feet that had taken root, Henry saw that from Gilda's different viewpoint suicide itself might be justifiable after what had happened last night.

"Oh, if you'll please come to madame?" said the white-lipped maid in the doorway.

Henry Trindel shuddered back to life and movement.

"Telephone for—for the doctor!" he choked.

"I think that's best, sir!" the maid nodded, and whisked out of sight.

The dreadful numbness was gone from Bland & Brackett's small cashier, leaving a vibrant terror still more dreadful. He set his teeth and gulped hard at the strangle in his throat; blindly he bounded into his home and his drawing room. And having dared to look, Henry Trindel turned quite limp. Gilda seemed wholly uninjured; at first glance she was not even contemplating another scream.

Strangely tense, she sat on the edge of the blue divan, staring hot-eyed at Henry Trindel and clutching at a little table with a wealth of emotional force that roused vague memories of Duse and Nazimova. Her bosom heaved and there were tears in her eyes, but there were no tears at all in the queer, low voice that said:

"I saw that money! I saw it in your hand!"

Henry Trindel nodded weakly at his exquisite wife.

"Of course," said he. "I ——"

"You've had it all the time—hidden! You lied about it last night! That—that little money-shrunken, penny-packing, commercial mind of yours assumed that two of the greatest living musicians would accept your wretched little eight hundred dollars and ——" The astonishing Gilda gasped, very plainly working for a proper self-restraint.

"About the money, dear," Henry Trindel interrupted almost sternly, "you are angry, of course, and perhaps you are not to blame, but please do not be—er—abusive. It appears that Merriweather took that money from my pocket, thinking to save some of it for me, and he has just brought it back and ——"

"That's a lie! A lie! A lie!" screamed Mrs. Trindel!

The little table shook in her hands, the spot on either cheek took on a brighter red. Obviously this was never Gilda, faultless in breeding, capable of conveying the last shade of praise or condemnation without raising one tone of her voice. And still it seemed to be Gilda, and Henry gasped:

"Why, you—I—why, sweetheart ——"

"Yes, a lie! And you've been lying to me for years—you'd lie your very soul into torment to tuck away one beastly dollar! Don't mouth at me like that and don't try to think up other lies to cover that one! . . . And don't come near me!" Gilda stormed, and even in his daze Henry Trindel understood that there was nothing assumed about her fury. "I don't want you near me—I won't have you near me, liar!"

"Gilda, if—if you will listen," Henry Trindel faltered.

"I will not listen! I've heard too many of your lies and believed them, fool that I am! I've believed them all, and believed in that sanctified air, and believed in your eternal cant about the truth, the truth, the truth! Pah! Honesty—the best policy! You, to talk of honesty! You!" Mrs. Trindel laughed shrilly, albeit tears trickled suddenly from the glorious, flaming blue eyes.

"Gilda!" her husband whispered.

"Honesty! Why, you—you miser, you'd steal the pennies from a blind man, just to hoard them!" Gilda stated very unjustly, since in all his life Henry Trindel had never felt the slightest inclination to rob even a man of the most perfect vision. "You'd sell your head itself for dollars—you'd sell your wife! Yes!" said Gilda, and the theme pitched her voice even higher. "You'd sell me for money!"

"Wait!" Henry Trindel's hoarse voice sought to thunder.

"You've done it! You've done it! You've done just that!" Gilda panted swiftly, and the little table rocked beneath her white-knuckled clutch. "You've held me up to shame and ridicule and made me the laughing stock of everybody I know or ever wanted to know, to save money! And—oh, don't think I'm not well enough aware of it now!—you've denied me everything for years and years, you've made me scrimp and plan and suffer and do without, so that you could save money, so that you could hoard it and gloat over it! You've hidden behind that smug old patter about wanting to make me happy—to make me happy!" Gilda repeated quite heartbrokenly, and stopped for a moment.

"Gilda!" cried Henry Trindel, and his hand went up. "I swear to you ——"

"I won't hear it! I won't hear it!" Gilda shrieked. "I know that it's a lie even before you swear to it!"

She hurled the table from her and Henry Trindel side-stepped nimbly. She whirled about and cast herself upon the cushions, just stifling another scream; and the dishevelled golden head shook and great sobs came to rack their way through Henry Trindel's tender and affectionate brain. Instinct sent him forward two paces to clasp her in his arms and, forgetting his own wounds, to soothe her and explain—although even then he felt that after this scene matters could never again be quite

the same between them. Sagacity halted him in his tracks, however, for Gilda had turned on him suddenly and fierce white fire flashed from her streaming eyes.

"You go!" commanded Mrs. Trindel. "Do you hear? Go! Go and gloat over all the pennies you've saved and hidden from me, miser!" And as Henry did not move: "Go! Go! Go! Go!" screamed Gilda.

There was an indistinct impression of the big, ruddy young doctor who hurried in through the front door as Henry hurried out, hat in hand and eyes glazed. He knew that the doctor paused and looked quizzically at him, and then, because the maid beckoned, passed on into the house, whence, as Henry Trindel turned blindly into the sidewalk and toward the station, issued a faint, hysterical cry.

It could not sting him now, that cry of unlovely rage. Nothing ever again in this life could sting Henry Trindel. Unjust accusations, Gilda's fury itself, last evening's nightmare, were alike matters of utter indifference now. The worst that can happen to mortal man had happened to Henry Trindel. He had gazed upon a naked soul, long loved devotedly, long believed to hold everything sweet and noble and exalted—and he had found it only mean and mercenary and very selfish. Even the stunning certainty that Gilda no longer loved him, perhaps had never loved him, seemed almost unimportant beside that vast disappointment.

Cheerful commuters, hurrying along, spoke to Henry Trindel and would have walked with him to the eight-three; they received not so much as a nod. Born to take himself and all that concerned himself with the utmost seriousness, he did not even hear them—for who should hear a mere good morning whose own life has come to a close?

It amounted to that! Throughout their twelve married years he had realized thankfully that Gilda was all his world outside of Bland & Brackett's office, that he was glad to slave for her and turn over every penny to her enjoyment, and that his own chief pleasure came in watching her happiness. Sometimes he had wondered what would become of him should Gilda die, and had turned shuddering from the very thought; but this unmasking was worse than death itself. Henry could have lived on to bear flowers each Sunday to a graveside, secure in finding his Gilda in the Beyond, after a little. After this morning's horror even that hope had fled—the idealized Gilda had never even existed!

Yet, perhaps, sickening rage and all, Gilda had been right. Perhaps that long, unsatisfied yearning to save money had rendered him unworthy of any love; perhaps he was nothing more than a staid, very black-and-white, wholly uninteresting nonentity. He did not know. He knew only that the end of all things had come, and on the station platform his hurt eyes looked savagely at the brilliant sky and he sought to detest Gilda Trindel! The net results were a peculiar sniff and a startling gulp; and Henry stared steadily at his morning paper, upside down.

Well, the saving proposition was done with, at least! Here and now he renounced any slightest future effort to accumulate a little fund for investment—even to accumulate a little fund for his declining years. Looking deep into his own uncomplicated soul Henry Trindel discovered that at last he did not care a continental! He would be what he had always been, a colorless grub, never saving a dollar, never owning a square foot of land or—after this—another thing than the clothes on his back. All their elaborate furnishings would be Gilda's, of course; he would have no use for them. Later in the day, when the first terrible shock had passed and he was able to think again, he would make other plans for the sable future.

At the third attempt the short, plump, total stranger broke through the wall of solid despair and penetrated to the conscious part of Henry Trindel.

"This is Mr. Trindel, ain't it?" he repeated patiently.

"What?" snapped Bland & Brackett's cashier. "Yes!"

"Well, my name is Meacham and I'm pleased to meet you," the stranger said heartily, wringing the icy thing that passed as Henry Trindel's right hand. "Meacham Development Corporation," he added significantly.

Henry Trindel reversed his paper and stared at the headlines, ignoring the stranger; and though it is hard for a plump, important man, with a ninety-dollar suit of clothes and a four-carat diamond, to become obsequious, the stranger, definitely ignored, did very nicely.

"Maybe I'd ought to have called at your house, Mr. Trindel," he said, "but I see you coming down this way and I wanted to talk this over with you as soon as possible. Where could we have a few minutes' private chat, Mr. Trindel?"

"What do you want to talk about?" Henry Trindel asked, and his stare was cold and unfriendly.

"Just about a little real-estate proposition, sir."

"I'm not interested," the cashier smiled bitterly.

"You will be in this," Mr. Meacham informed him confidently; and then, before the paper could rise again, he slipped a respectful hand through Henry Trindel's arm and steered him to the deserted end of the station platform. "Listen, Mr. Trindel," said he: "You know us?"

"I've heard of you. Well?"

"Well, we've got that whole hillside tract on the best side of Clythebourne now, sir—three hundred and seventeen acres of the finest residential property in the world," the stranger hurried on. "We've put over two million dollars into that tract now, Mr. Trindel, and we're going to call it Clythebourne Terrace—you know about that?"

"Well?"

"There isn't a lot priced under seven thousand dollars and we won't sell less than three lots for a single house. That means that a man puts down twenty-one thousand dollars upward before he starts building. And, believe me, we've got this thing restricted right up to the handle! No house goes up that costs less than fifteen thousand to build, and anything under twenty-five thousand has to be passed on by our own architect before a shovel's stuck in the ground. That looks like a pretty darned exclusive colony, eh?" Mr. Meacham asked.

"I am not interested," Henry Trindel said briefly.

"One minute! You might be yet. We want to start things right up there. We want to get just the right people in the beginning and we're willing to spend money to do it! We've closed with some pretty fine folks already; your friend, Mr. Morvale, that just went by in the big car, signed his contract for a sixty-thousand-dollar parcel yesterday afternoon. But we want the right class of people going there, back and forth—see?—looking at the Terrace and thinking about it and telling their friends about it. Getting it talked about in the society columns, if it comes to that—I'm honest with you, Mr. Trindel; that's the only way to be. Me and Parker—that's the secretary of our company—have been talking this last two weeks about how to do that best. That concert of yours last night settled it!" the stranger said astonishingly.

"Huh?" snarled Henry Trindel.

"It's on the front page of pretty near every New York paper; it's somewhere in all of them, played up big," Mr. Meacham informed him with a rather awed smile. "It proves just what I told Parker in the very first place, after we'd looked everybody over—we couldn't have a better family up there than you and Mrs. Trindel, with all your friends, and entertaining the way you do, and ——"

Up the track the eight-three whistled for the crossing.

"I don't want to buy any of your lots," Henry Trindel said tartly, and turned away.

"I don't want you to buy them!" the astonishing Meacham said feverishly. "We want to give you three of them, right up on the ridge, overlooking the Sound, with a perpetual right of way to the water and thirty-foot docking privileges! We want to put up a twenty-five-thousand-dollar house for you on the ridge and charge it against our advertising account. And it will be your property, free and clear, with just the one provision that you and Mrs. Trindel live in it for five years and - and go on living and entertaining the way you do anyway," Mr. Meacham concluded as the eight-three rolled in.

He might have said more but that he caught Henry Trindel's expression just then—an odd, fixed gaze, different from anything Mr. Meacham had ever seen before, and vaguely confirming the suspicion in his self-made mind that your really exalted society person belongs to a race apart.

Acidulated sorrow was in that half smile of Henry's, and some wonder. Years upon

(Continued on Page 38)

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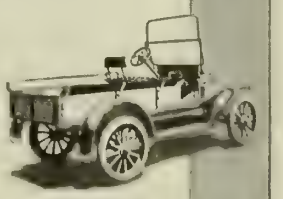

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[702]

(Continued from Page 35)

end he had dreamed of owning, free and clear, his own modest house and lot—somewhere, almost anywhere. Now, when cruel circumstances made the thing impossible, the fat man with the headlight diamond was trying to give him three lots and an ornate home as well, in the very location Gilda herself would have chosen! And last night's concert, which had been the ruin of them, might have been the making of them but for Gilda's fatal outburst. Frequently in bygone days Henry Trindel had fancied that he knew something of irony, but he saw now that real, full understanding had been reserved for this morning.

"Board!" bawled the conductor of the eight-three, stepping close to Henry, since this was a final and purely personal bawl.

"Well, will you do it?" asked Mr. Meacham.

"No," said Henry Trindel without emotion.

"Well, will you think it over?" demanded Mr. Meacham, thrusting his card into the mystery's hand as he swung aboard the train. "Will you think it over and call me up? Call me up to-morrow and let me come and see you and tell Mrs. Trindel about it and show her the plans."

After ten o'clock, when the morning's cash had been settled and the soothing, conventional hum of Bland & Brackett's office had worked into his distressed brain, coherent thought came back to Henry Trindel. By nightfall he would have all the dreary future planned out in detail; just now, relaxing with an effort, he tried to thrust the catastrophe from him for a space and to think of all the old life's small, normal things! In some measure he succeeded, for after a time he found himself wondering what had become of Merriweather this morning—big Mr. James Merriweather, old friend and next-door neighbor up there at Clythebourne.

Merriweather, come to think of it, was directly responsible for all his trouble, although dwelling on that fact was of small benefit now. Henry Trindel sighed and wished that Mr. Merriweather had waited about for a little, until Henry regained breath, and then explained the truth to Gilda. He wondered drearily why Merriweather had rushed off for the early train instead of waiting for the customary eight-three.

And, pondering upon angels, he heard the rustle of their wings quite promptly. His door opened suddenly and his office boy began:

"Mr. Trindel, there's a—now—Mr. Merriweather that ——"

"Get out of the way, kid!" said Mr. Merriweather himself, thrusting the boy aside and slamming the door on him. "Trindel!"

"Why—what?" stammered Henry Trindel, because for once Merriweather was not his own calm self, massive and leisurely. The most casual observer would have gleaned that Mr. Merriweather labored under considerable excitement just now; his narrowed eyes sparkled and many fine beads of perspiration shone at the top of his red forehead.

"Have you banked that money yet—that thirty-two hundred?" Mr. Merriweather demanded.

"I had forgotten that I had it," sighed Henry Trindel.

"Is it still in your pocket?"

"Yes."

"Thank heaven!" said large Mr. Merriweather. "Give it to me!"

The small cashier's start restored some of his native caution.

"Why—I can't!" he said. "I have to pay about sixteen hundred dollars to ——"

"Pay it to-morrow, Trindel; you'll be better able to afford it then," grinned the visitor. "Listen, Henry: Do you own any Universal Canneries preferred?"

"No."

"You'll own some an hour from now. I can't sit here and spin the whole story, Trindel, but I have it from the very inside that U. C.'s going to double in value before night and possibly do even better."

"A tip on stocks!" breathed Henry Trindel, and even through his overwhelming grief a note of righteous horror reached the words.

Merriweather snapped his fingers impatiently and glanced at his watch.

"This isn't a tip, this is highway robbery," he said cheerfully; "but somebody's going to get it and we may as well take ours, Trindel. I'm dropping every cent I own, and I've managed to borrow another three thousand since I came in on the seven-twenty. Hand out your thirty-two hundred, and we'll split even on what it makes before night. If, by any chance, the bottom should fall out of the thing I'll pay it back inside of two weeks—perhaps you know me well enough to know that anyway. Quick!"

He held out his hand and Henry Trindel laughed strangely. When one has begun the day by losing all that goes to make one's life there is a certain grim humor in throwing after one's final thirty-two hundred. This was the day of Henry Trindel's wrecking; it was as well to make a thorough job.

"Take it and lose it!" he said briefly.

"What? Nonsense!" laughed Mr. Merriweather, thrusting the ill-starred fund deep into his pocket. "There's no more chance of that than—— Don't you feel well, Trindel?"

"Not very."

"Too bad," observed Mr. Merriweather with deep sympathy from the doorway as he jammed on his hat with one hand and waved the other to Henry. "See you before night."

Logically, his going should have started wild panic in Henry Trindel's unfortunate brain. It did nothing of the kind. Within five minutes the brain had forgotten Mr. Merriweather's very existence, for, try as its owner might to force it into trivial channels, the brain was sorrow's personal property this day.

Prolonged meditation, too, was bringing less of hope and more of cold conviction. Even on the train Henry had tried to tell himself that Gilda's hideous outburst was no more than the sort of family tiff of which they had been happily free through the years, that she would beg his forgiveness and that everything would run along as before. He knew better now. He knew that even though Gilda came to him on bended knees—which was altogether unlikely—and expressed contrition that might have melted the heart of a marble tombstone, all was over between them. His unwilling eye had pierced the veil of beauty and looked upon the true Gilda, long concealed, never suspected—and she was not his wife.

So they would separate, of course. In point of fact they had separated now. He had known that ever since leaving the house, although now he faced it squarely for the first time. She would go her way, with all her loveliness, all her vivacity, all her friends. He would go his way, small, unattractive and very much alone. It could not be otherwise.

The young assistant cashier, having been waved away absently when he suggested that it was Mr. Trindel's lunch time, pressed his advantage by gaining a preoccupied permission to attend the afternoon's ball game, and, once on the street, wondered why he had not asked for a week's vacation. Henry Trindel, not greatly given to self-pity, relieved himself of several deep groans in the grateful solitude and thought on.

There was himself to be considered, although going at it was unfamiliar work. He gazed about the office and shuddered, and permitted another bit of unpleasant conviction to swirl to the black surface of his meditation. He could not stay here with Bland & Brackett, Incorporated! Human endurance has its limitations; never again, day in and day out, could he exist in an office where every stick suggested Gilda and past happiness.

This particular room had been assigned to Bland & Brackett's cashier during the very week that had marked his first meeting with Gilda, nearly fourteen years ago. He had always associated the cozy place with herself somehow. Here, in this very office, had come the tremendous realization that he was in love. He remembered the morning so vividly, remembered sitting at this same desk and wondering why, for the very first time, his mind refused to deal with figures and devoted itself exclusively to a wonderful slip of a girl in filmy blue, sitting at a piano in a rather dingy room which, to Henry, had seemed fairly glorified. And there was another morning in this room, too, full of a more amazing memory. He recalled walking back and forth here—the safe still unopened at ten minutes past nine!—trying to convince himself that last night had been real and that Gilda actually had promised to marry him! Why, the very tint of the walls had been selected by Gilda, three years back, winning from Brackett the comment that it was the prettiest place in the shop, and

(Continued on Page 40)

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(Continued from Page 38)

why the devil couldn't the painters make the other offices look like Henry's corner?

No, suffer he must, but he need not suffer here! He would resign, and that before leaving to-day. He would get out of New York, almost for the first time, and far away from everything that could possibly suggest the Gilda he had thought he knew. He would go to Chicago, perhaps, where the firm had many connections and he could doubtless secure a job of some sort. Or he might even go on to San Francisco and take whatever employment they could give him in the small Coast branch.

But one more day in this memory-haunted office would drive him stark, staring mad! Henry Trindel—and this was wholly unlike him—ran thin, cold fingers through his thin, black hair, leaving it rumpled and very untidy.

"Dreaming?" Merriweather's weary voice inquired.

"Good gracious!" exclaimed Henry Trindel, starting very violently from the depths.

The large gentleman sat down with a thud. No longer was the fever flush upon his cheek, and the beady effect had gone from his high, intelligent brow; offhand one would have said that Mr. Merriweather was dead tired, yet his eye sparkled.

"We did it!" he said laconically.

"Did what, Merriweather?" Henry Trindel's colorless voice asked.

"Cleaned 'em up, my boy. I sold out at eighty-seven and a quarter. The tip was right all the way through; she broke two points in the last ten minutes. You've got a ticker here, haven't you?"

"Brackett has."

"Well, did you ever see such a performance as that U. C. stuff put up?"

"I didn't follow it," the cashier said flatly.

"You read the closing prices in the papers, didn't you?" Mr. Merriweather demanded.

"I had quite forgotten the whole matter," sighed Henry Trindel.

"Well, haven't you followed U. C. to-day at all?"

"No."

Mr. Merriweather shrugged his shoulders and shook his weary head.

"I give it up, Henry. Sometimes I think you're not more than half human after all," he said with charming candor and some acerbity. "Your thirty-two hundred has made another thirty-eight hundred to-day!"

"Eh?"

"There it is, Trindel!" said the astonishing Mr. Merriweather. "There's two thousand in cash and my personal check for five thousand—and the funny thing about that check is that it's perfectly good. Why, Trindel, I've got more actual ready cash to-night than I've had for fifteen years! And listen, this is only the start of the fun. I can't tell you about it just yet, but I've made connections that seem to have absolutely infallible advance information. Honestly, if you want to come in with me I can't see a solitary thing to prevent our cleaning up an even hundred thousand apiece before the year is out."

Henry Trindel merely nodded and bestowed a sad, far-away smile upon the wealth before him. As it chanced, he had just remembered the golden afternoon when he and Gilda, hand in hand, had stood in the parlor and gazed upon their first little home. There was a lamp—he wondered what had become of that lamp—studded with queer bits of colored glass and very beautiful in its way. It had been Gilda's one real extravagance, and he remembered how the damask cheek had rubbed his shoulder as she looked up wistfully and asked whether she had spent too much when ——

"You're tired, aren't you, Trindel?" Merriweather asked quite sourly.

"Eh? I—yes, very tired," the cashier agreed, from a great distance.

"Come home on the five-six then. It's nearly five now, and we can talk this over on the train."

This time Henry Trindel could not face him.

"You—go," he said with some difficulty. "I shall not be home—er—until late to-night, I think."

Coming out of the next black study he noted without interest that Merriweather had gone. He gazed at the clock. It lacked but a minute or two of half past five, which was Brackett's own leaving time. One final, heavy sigh and Henry Trindel, with seven thousand dollars in his pocket and no faintest trace of his usual nervousness, went to interview his employer for the last time.

Brackett's desk was closed and his hat in his hand. He was yawning as Henry Trindel said:

"I have come to resign, Mr. Brackett."

The yawn ceased so suddenly that Brackett's cheek reddened.

"Do what?" he asked.

"To resign."

"You—you mean throw up your job, Henry? Quit?"

"Yes."

"Why—why, good Lord Almighty!" gasped the firm, sitting down again and staring blankly at its cashier. "Has someone offered you more money?"

"No."

"Then what has happened to—to put this into your head, Henry? Are you dissatisfied?"

Henry Trindel smiled rather forlornly.

"Not with office conditions, if that is what you mean," he said. "But I want—I think I want to get away from the city altogether, away from the East! I want to—to strike out somewhere else."

Utter mystification appeared in Brackett's keen eye.

"Is this something you've been considering carefully, Henry?" he asked. "Have you thought it all over?"

"Yes."

"And you've got your mind set on leaving?"

"Yes."

"Well, Henry, I—— Say, what the devil do you mean by springing a thing like this on me just when I've been thinking that the whole shooting-match was running like a watch?" Mr. Brackett demanded irritably.

Unperturbed, Henry only smiled again.

"And I want my resignation to take effect at once," he said. "I shall not ——"

"Say, shut up and sit down there!" said the firm. "Just dry up, Henry; I want to think a minute!"

His cigar uptilted slowly, meaning deep thought. His brows contracted, too, and Mr. Brackett stared steadily upward at the picture of Bland above his desk. It was a powerful face, this one of the firm's long-departed founder; on more than one occasion it had given inspiration to the remaining partner. Just now he examined the strong lines of the late Bland's chin for five minutes, and for ten minutes, and the smoke of his cigar thickened the air of the office and Henry Trindel took to sighing and fidgeting. Then Mr. Brackett faced him with a smile that was distinctly new.

"I think I get the drift of it, Henry," he said gently. "Twenty-eight years of steady work on the one spot, with nothing better than a salary to show for it, is enough to start any man worth while to looking for something better. I don't know, Henry. It's partly your fault for being so infernally inconspicuous and partly mine for not looking under the surface. I'll admit frankly that I haven't done that until very recently. I don't blame you a particle, Henry."

"Thank you," said Henry Trindel.

"And at the same time, you may take it from me that you're not going to get out of this establishment," Brackett pursued cheerily. "I could never do without you, Henry. You've been right in this office for more than quarter of a century; I was a cub and you were a spindling kid in short pants when we began to work together, and you're the one man in the place to-day who could take charge if anything happened to me. I won't deny that I've thought of the matter several times lately, Henry, and that I wasn't unprepared for this. Here's what we'll do," Mr. Brackett stated with characteristic force: "I'll buy in the one-eighth interest that remains with the Bland estate and that shall be yours! One-half the purchase price will be a gift from the firm to you, in grateful recognition of long and faithful service. The rest you can pay off by using half your dividends each year, and that will clear it all away in about nine years. Shake!" commanded Mr. Brackett. "Shake, partner!"

"Why—why ——" stammered Henry Trindel. "Why, I—you, that is, Mr. ——"

The power of speech stole from him. His thin, limp fingers were being pressed by the thick, hearty ones, and Brackett was looking down at him as he had never before looked at Henry Trindel. They had been together for a great many years.

"Well, you don't have to cry about it, you damn fool!" the senior partner said

suddenly and quite breathlessly, and walked straight out of the office.

The smiling landscape, flitting past the windows of the six-two, mocked at Henry Trindel, just as everything had mocked him on this most ironical day of his existence. He felt it craven to the last degree, but from the bottom of his aching heart he wished that all this might have happened yesterday. Then he would have had money aplenty and the iron nerve that goes with money; then he would never have known the truth about Gilda.

Another man might have thrilled at the certainty of setting all things right upon reaching home, sure of forgetting the past, sure of a merry and prosperous future. It was not so with Henry Trindel. Nature and early training had endowed him with principles and ideals that would endure until death; and though he was returning to Clythebourne, it was for the last time. The physical home might remain; the beautiful idea was gone forever. Suicide or larceny were no more to be contemplated than further life with Gilda unmasked.

The future, to be sure, should hold nothing of which she could complain. She would have money, for Henry Trindel was wealthy now—just how wealthy he hardly dared think, but it was common knowledge that Brackett's seven-eighths of the profits mounted far over a million each year! In justice to her he had quite decided to remain as a member of Bland & Brackett. He would suffer, of course, but there are ways of taking the edge from suffering. Tilbury, whose wife and two children died in the fire, drank a quart of brandy every day and laughed more loudly than any other man of Henry Trindel's acquaintance. And this new trick of Merriweather's, to which he had given hardly a thought! Merriweather rarely made mistakes about money; if Henry Trindel chose to follow, it was conceivable that he might amass a fortune, altogether outside of the firm. And the Meacham man and the house he wished to give—— The recent cashier laughed loudly and bitterly, causing several commuters to stare at him with interest.

Dreams of wealth he had never dared dream were fact; what would he not have given to trade them for other dreams of those early days with Gilda! Then Henry Trindel had decorated his future with a little cottage, and a rosy-cheeked, happy wife, and two or three boisterous children, romping and playing and eating, studying their lessons, being tucked in and kissed good night. Once he had wondered how it would seem to stand beside them as they slept, hair tousled, covers mussed and tossed, his arm round Gilda and ——

There was no need of torturing himself. Henry Trindel turned to the real and immediate future and found himself nerved for the ordeal. She was still at home doubtless. He would walk in and deliver the little speech that had been running through his head this last hour; it was short and dignified. It covered everything, and left no room for Gilda to hope that her one-time Henry was still deluded. That agony over with he would pack and take the nine-fifteen back to New York and the hotel that must be his home for a time.

The big, ruddy young doctor met Henry Trindel at his gate on the way out. He stopped and grinned at Henry and then ceased grinning.

"She's about all right now," he said. "I thought I'd better run in before dinner."

Her husband merely bowed.

"Mrs. Trindel must have been under the devil's own nervous strain last night?" the doctor suggested tartly. "What?"

"Possibly," said Henry Trindel.

"Well, you see that she isn't subjected to any more of them for a while!" the big young man directed with a good deal of unwarranted authority. "They're not good for her just now, you know. And don't take Mrs. Trindel's moods too seriously either. She seemed to think you might have done that."

He went on, humming and chewing at an unlighted cigar as he punched the self-starter and sent his car up the road. Being quite young and large and full-blooded he considered Henry Trindel's nasty, cynical smile, and half-contemplated punching Henry himself, just for luck. But he was an ambitious person with a future of his own to carve out among Clythebourne's best and wealthiest, and he shot the car round the corner just as Henry Trindel tramped into his blighted home.

Gilda was not visible on the ground floor. With his new insight he had expected that. Myra Merriweather, of course, had rushed over and told her part of the good news. Just now Gilda would be above, rendering her outward loveliness a little more entrancing, ready to repent prettily when Henry Trindel appeared. He climbed the stairs with gritting teeth. He opened the door of her little boudoir and strode inward.

Gilda was there; although she was garbed in no elaborate evening gown, sitting before the much-mirrored toilet table with maid and powder puff and all the other things he had expected. Gilda, in fact, had not dressed for dinner at all; she had on something light blue, with white furry stuff at the neck and the cuffs, and she was deep in the pillows of her couch, with a blue down comforter over her and a pile of magazines on the little tabouret.

Henry Trindel clenched his hands behind his back and breathed heavily. Heaven alone knew how he had loved her—how he loved her at this very minute—but here was the woman who had blasted his life! His own amazing day forgotten, he knew that but for her he would have been living happily, saving, little by little, saving instead of squandering through the best years.

"Gilda!" said Henry Trindel in a thick low voice. "The time has come ——"

Her eyes halted him. There was something very odd about those blue eyes; they shone with a soft, deep, new light that dazzled him and dazed him. And the maddening smile came to her lips too. Even now, full of bitter knowledge, he could almost have sworn that it was a smile of love.

"Henry, darling," Gilda said; "come over here and kiss me. The silly thing said that I must lie still until bedtime."

Of his own volition Henry Trindel did not move. Yet he was beside the couch and one of her soft arms was about his neck.

"Sweetheart," said Gilda, "I didn't mean to be such a beast this morning. I—I think I must have been crazy. I felt crazy. I never meant a single word of it, Henry, dear. I don't know half of what I said, but it must have been horrible; and you do forgive me—now?"

"Gilda ——" Henry Trindel began.

"He made me swallow the most awful messes this morning," mused Gilda; "but I'm sane again at least and ——"

"Who did?"

Usually Gilda gave the most direct, most lucid answer to any question. This time she did not. Gilda's arm, in fact, tightened about her husband; her free hand found Henry Trindel's and clung fast, in an oddly childlike manner; her lovely features were buried somewhere on Henry's black diagonal shoulder.

"I saw you talking to him at the gate," came thickly muffled from the region. "I—I wanted so to tell you myself!"

The nervous heart in Henry Trindel's bosom stopped short, bounded ahead, somersaulted and came down with a thud. His lean jaw sagged; a slow, bewildered glitter of joy crept into Henry Trindel's eye.

"Why—why, God bless my soul!" he gasped. "Gilda! Gilda, you surely don't mean ——"

The golden head on his shoulder bobbed vigorous assent. A mighty gulp rose in Henry Trindel's throat as his arms closed about his Gilda. For the second time this evening tears came to his eyes. Because, apart from the last, new, amazing fact which as yet he had not fully assimilated, Gilda had not been responsible for the morning's outburst! She was her own sweet self and not the harridan he had fancied; she was the same Gilda, but how much more his own!

"You'll have to be very good to me now, Henry Trindel!" Gilda said solemnly with one dainty palm on either of Henry's cheeks.

"Have I ever been anything else?" Henry asked brokenly.

"You never have, you poor old sweetheart!" breathed Gilda. "And I'm going to reform, Henry truly! I'm going to stop spending money and wasting time and—everything, you know. I always vowed I would if if anything like this was to be. And, Henry dear!"

"Yes? Yes, my love?" choked Henry Trindel.

In the adorable eyes a new quality had appeared; it puzzled Henry Trindel, yet he recognized it at once. This new, sober quality was plain accusation.

"Hereafter," said Gilda quite impressively, quite unaware that her words were like to drive the very breath from Henry Trindel, "hereafter, you and I must save money!"

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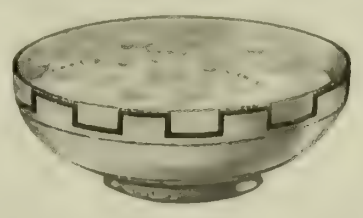

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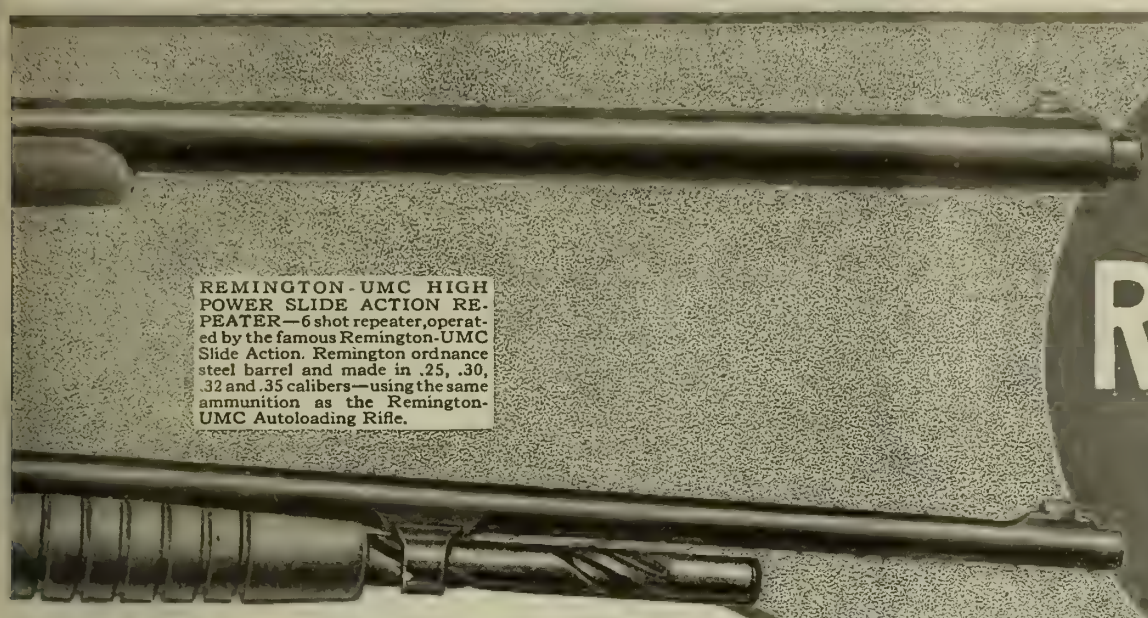

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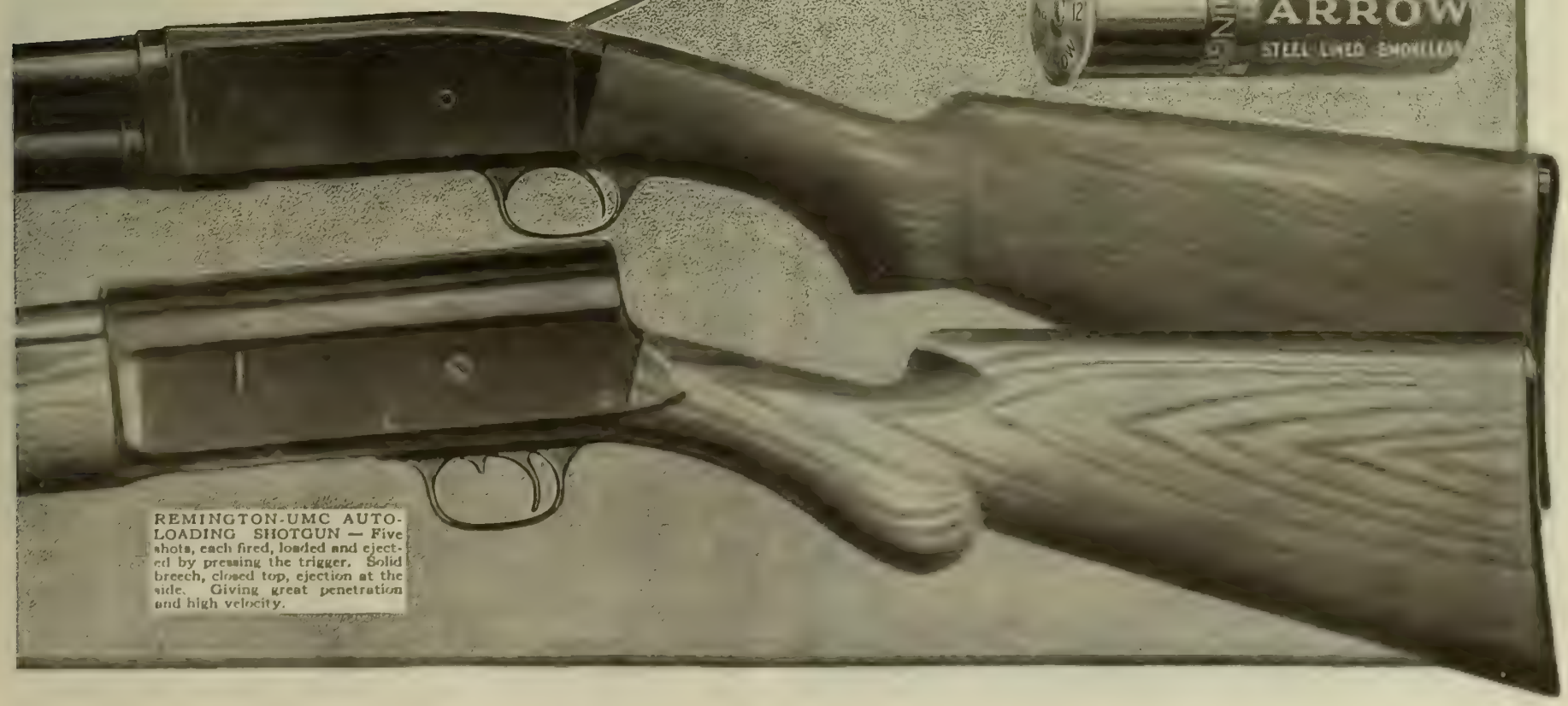

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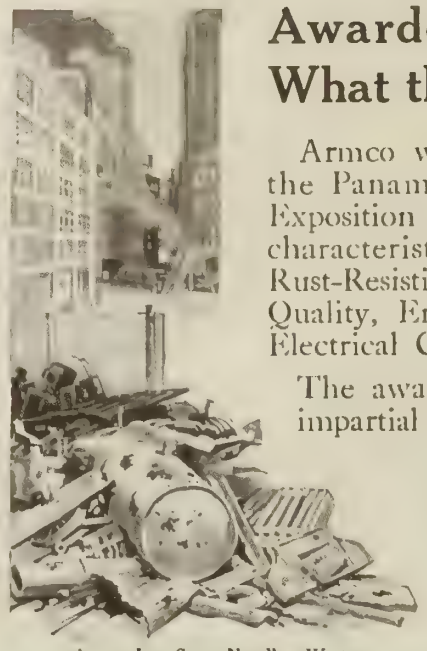

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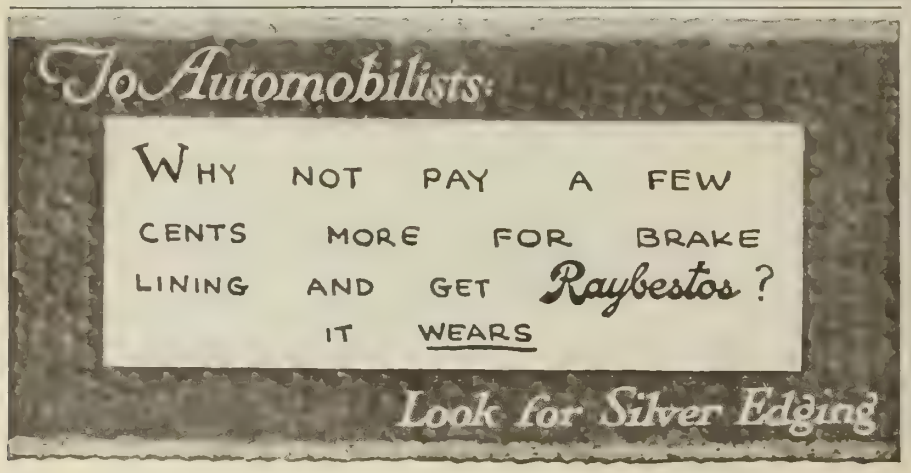

Shall We Buy Industrials?—By Roger W. Babson

THE great question that investors are asking is, What will industrial conditions be after the war? The railroads went into receivership when conditions were at their very worst, and are now being reorganized on a basis of poor conditions. The industrials, on the other hand, are now enjoying great prosperity, and even some now in receivership, such as the International Mercantile Marine, have so much money that they don't know what to do with it.

This means that the railroads during the past year have been at their worst, while the industrials have been at their very best. It is usually good business to buy into things when they are at their worst rather than when they are at their best. On this basis, are the industrials which are now being reorganized a good purchase? Much depends on what general business will be after the war.

Most people are agreeing that during the remainder of the war general business conditions will continue to improve. Unless some unusual catastrophe occurs this is bound to be true. Concerning conditions after the war, however, there seems to be a great difference of opinion. Nevertheless, most of the average business men seem to feel that after the war industrials will be even better than at present. They state that the signing of peace terms will be the signal for a real old-fashioned boom. I regret to say, however, that the keenest men seem to feel otherwise. For instance, a big New York banker thus expressed himself to me the other day:

"We may see a real old-fashioned boom in this country accompanied by inflation and all the other reckless symptoms; but if it comes it will be here before the terms of peace are really signed. Moreover, there will be plenty of time to prepare for this. Assuming that the war lasts only one or two years more, there should be a period of at least eighteen months between the cessation of hostilities and the final signing of the peace terms. It seems to me that when peace finally comes there will be a shock almost as bad as that which came when war was declared. Certainly it will take another period of readjustment to adapt ourselves to peace conditions, as it did to adapt ourselves to war conditions. Hence I should not be surprised to see pretty poor business after the war, especially for many of our industries.

"The steel industry and other industries engaged in providing construction material may prosper for a while, but certainly the industries that are now profiting from war business will suffer severely."

Conditions After the War

Whether general business, and hence the gross earnings of the industrial companies, will be greater or smaller after the war need not be discussed now; but I do think it is safe to expect three things:

1. After the war the manufacturing capacity of this country will be considerably in excess of requirements. This means increased competition and consequent price-cutting in industry.

2. After the war immigration of unskilled labor will be much less than before the war. This may mean a higher wage level and consequently a greater expense for our industries.

3. The net result of these two factors should be smaller profits. Therefore, whether the gross business is greater or smaller after the war than before, it does seem as if the net profits would be less.

Let me explain the situation more in detail. In talking the other day with a Bridgeport manufacturer, who is increasing his plant fourfold in order to make war supplies for the Allies, I asked him what would happen to his buildings if hostilities should cease within a few months. He replied: "This has all been provided for. The prices that I shall receive for the goods provide for the scrapping of these buildings after the war is over."

"But," I said, "you don't suppose they really will be scrapped, do you?"

"No," he replied, "I don't suppose they will be. They are too good. I suppose they will be rented to somebody for manufacturing typewriters, jackknives, or some form of hardware supplies."

This man told the truth. This is exactly what will be done. These buildings will be used by somebody for manufacturing something in competition with you and other manufacturers who have been in business for years. Of course in many cases the market will be unable to consume the increased product. This means that either you or they will fail.

As one studies deeply into this question of increased manufacturing capacity it becomes very evident that it is fraught with great dangers. It is apparent that many of the present manufacturers will be forced into bankruptcy by this new competition, or else the people new in the business will themselves fail. During this process of increased competition there will come increased price-cutting and all the other unsatisfactory accompaniments.

"But why do you think that immigration will fall off after the war?" some reader is asking. "Will not the Europeans be so disgusted with their condition and so burdened with heavy taxes that they will want to come to this country?"

Two Calves in the Pasture

Perhaps the demand for workers in Europe after the war will be so great that wages will be high enough to keep them at home. Perhaps the governments of Europe will put an embargo on emigration, forbidding their workers to leave the country. Of course what the ultimate result will be cannot be foretold, but I know that foreign statesmen are planning to hold these workers either by hook or by crook. Hence I believe that the manufacturers of this country who expect to see a rush of immigration after the war may be much disappointed. Yes, wages are going to hold up to their present figures. You need have no fear of your boss' reducing your pay after April of next year if you continue to give him good service.

Manufacturers who are dependent on unskilled labor may have much difficulty in getting enough workmen.

All this means that manufacturing costs will continue high and perhaps increase after the war is over. This is not good news for the industrial corporations, especially those that are now in receivership or on the verge of receivership.

My former article on railroad reorganizations showed: (1) that many railroads are now in the hands of receivers; (2) that there have been many great opportunities to make money in railroad reorganizations in the past; and (3) that these opportunities still exist in connection with the railroad properties now being reorganized. The question which naturally rises in the reader's mind is whether or not the same comment would apply to industrial opportunities. In considering this, let us ask ourselves two questions:

1. Is there an abnormal number of industrial corporations in receivership at the present time?

2. Have not the war orders kept some out of receivership that should have been there?

It seems to me that the present relation between the railroads and the industrials may be likened to that between two calves in an acre lot. Let us consider that the lot represents the community, and that it is springtime, when the grass is growing greener every day. There is no doubt that conditions are now improving, and that so far as business goes they are improving exceedingly fast at the moment. This is due to the influence of "war-order fertilizer."

We will consider that one of these calves is a steer and the other is a heifer, and that the steer, which may be compared to the railroads, is tied. The heifer, which we will call the industrials, is free to walk about. Under such conditions the steer will be able to eat only what it can reach from the end of its tether. Its food is distinctly limited, while the heifer has every opportunity to eat all it desires. Picture to yourself this situation, and ask yourself which you would rather buy, the steer that

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BEFORE AFTER

is tied or the heifer that is free to roam about.

The railroads to-day are in the same position as the steer that is tied. Their earnings are limited by the Interstate Commerce Commission, which fixes the rates. It is impossible for their directors to reduce expenses, owing to the very strong labor organizations into which the employees are banded. The railroads are in the identical position of the steer that is tied, free to walk and feed within certain limits only. This is the real difficulty of the railroad situation to-day. Their expenses are continually increasing, and they are unable to increase their rates excepting with great difficulty, and then only in very small proportions. Moreover, like the steer, the railroads are absolutely tied to the localities in which they are operated. The railroad company cannot take up its rails and roadbed and move them to some better locality.

The industrials to-day are in the same position as the heifer that is roaming freely about the acre lot. Industrial companies, generally speaking, are free to charge anything they please to sell their goods. If the cost of raw material and labor increases any manufacturing plant can mark up the prices of its goods without asking any outside body for approval. Not only can the industrial companies charge what they wish, but they are free to operate in any section of the country or in any part of the world. Like the untied heifer they can roam about the country with perfect freedom. Certainly they are free from government interference unless they attempt to do something absolutely illegal. This is especially true at the present time, when the industrials are able to manufacture new lines of goods and charge any price for them, simply to fill war orders.

For instance, machinery formerly used for manufacturing typewriters is now being used in the manufacture of mechanism for exploding shrapnel. This freedom to roam about is of as great advantage to industrial companies as it is to a cow. On the principle that we would rather be the free heifer than the steer that is tied, most people argue that it is now better to buy industrial stocks than to buy railroad stocks. If conditions were always to remain as they are this would be true.

More Rope for the Steer

I feel, however, that a change is inevitable. A study of the trend of legislation shows clearly that the next move will be to lengthen the rope with which the steer is tied, thus giving the railroads more freedom, and then to tie the heifer calf to a rope that will limit her freedom. This means that, although industrials now appear very happy, it is easy to foretell that the sun will not always shine upon them. The industrials may be at their best now, while the railroads are at their worst. From this point of view, is it not good business now to buy railroad stocks rather than to buy industrial stocks? Certainly it is wiser to buy into things when they are at their worst and apt to become better, as is the case with the railroads, than to buy into them when they are at their best, as may be the case with the industrials.

There is even another point of similarity between these two calves in the acre lot and these two classes of investments, railroads and industrials. You will remember that the calf which I compared to a railroad was a steer. Steers are obliged to take care only of themselves. Steers do not have calves of their own. Although the steer in question is tied and has only a certain radius to feed from, it does have the benefit of all within this radius for itself. The steer need not fear competition and is not obliged to share with others. This is very true of the railroads now operating. Although the railroads are now compelled to feed within a certain radius, they do have a certain monopoly within that radius. None of us will live to see more trunk lines between New York and Chicago or between Chicago and St. Louis. The United States has seen its last transcontinental line for the present generation, for the Western Pacific, the most recent one built, is now in the throes of a receivership. Probably even the first mortgage bondholders of this company may be obliged to take stock or an income bond for their holdings. When the new transcontinental lines of Canada are considered the situation is found to be even worse. Here there has been much overbuilding. The railroads

(Concluded on Page 48)

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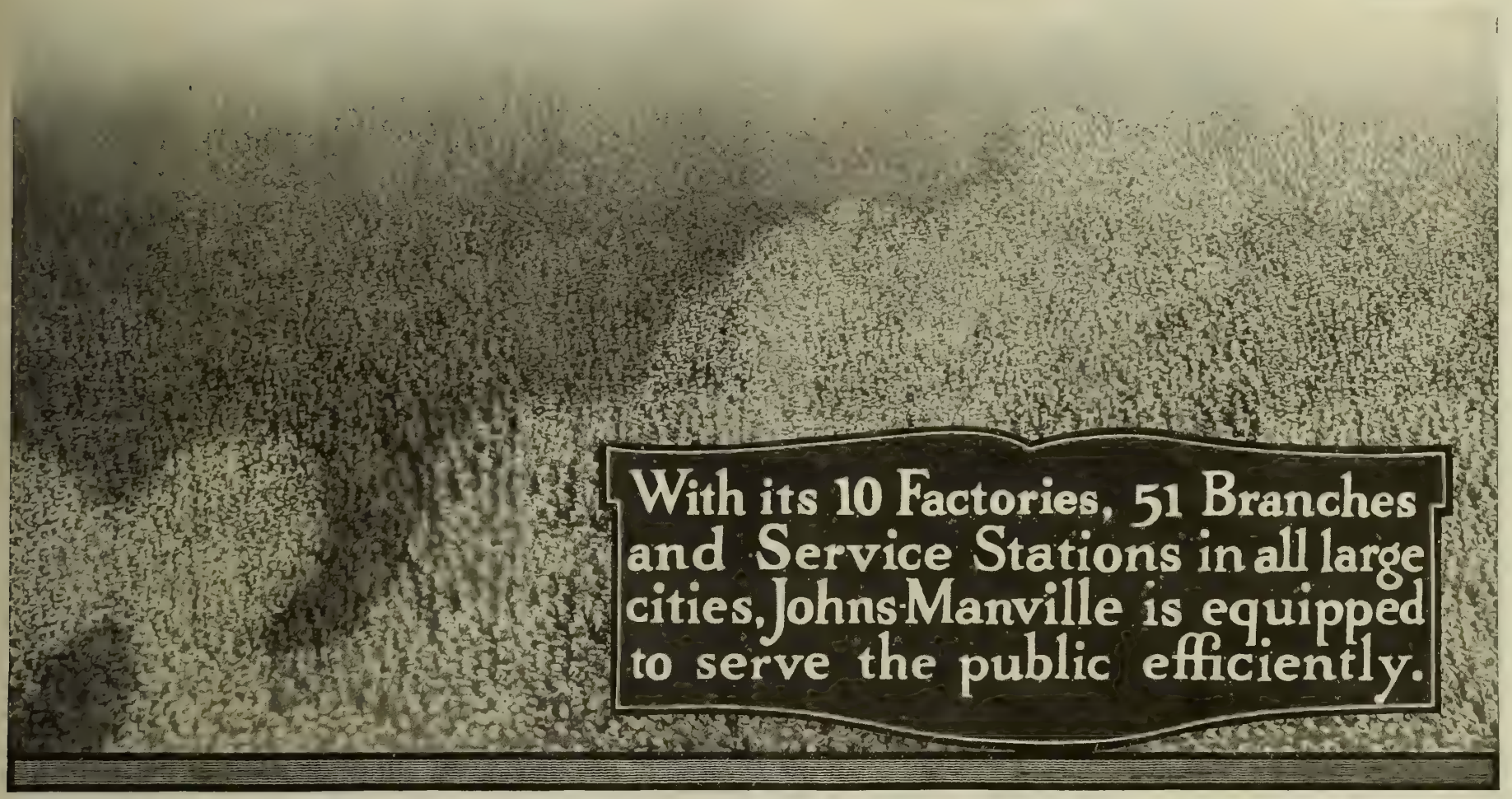
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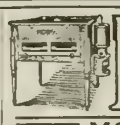

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(Concluded from Page 45)

may be tied up, but they can be sure of having all the feed within reach. No new railroads will be built to compete with them for many years to come.

You will remember that the calf which I compared to the industrials was a heifer. This means that it will be only a year or so before she will have a calf of her own and be compelled to share her feeding ground. This is the exact situation with industrials. Although they are free to roam about, other industrials are also free to roam about. Although you, as a manufacturer, can raise your prices as you wish and go into anyone else's territory, your competitors are free to lower their prices and come into your territory. It is true that the railroads are forbidden to increase their rates without permission from Washington, but it is also true that their competitors cannot cut their rates without likewise obtaining permission from Washington. Considered from this point of view, all is not rosy for the heifer calf. "The worst is yet to come" in her case. Her troubles are ahead, but will surely be reached some day.

Regarded in this light, do railroad securities look so bad and industrials so good? It seems to me that as a speculation the industrials do not look so good as the railroads. This is especially true when considering the industrials now in receivership. There are two reasons for this: First, there are comparatively few industrials now in receivership; secondly, those that are do not appear very attractive.

The whole matter is based upon the question: "When is the time to buy industrials?" Most readers feel that the time to buy is when things look attractive. The average reader buys industrial securities when earnings are increasing and sells such securities when dividends are being passed. This is the popular and common practice. But is it worth while? Can money be made in this way? I think not. Whether one is interested in railroads, industrials or public utilities, the time to buy is when things look blue, when earnings are decreasing and when dividends are being passed. In the same way, wherever your interest may lie, the time to sell is when things look rosy, when earnings are increasing and when dividends are being advanced.

Therefore, in applying this theory to industrial reorganizations of to-day, we need only ask, "Are industrials as a class prosperous just now or not?" The answer to this question is that they are very prosperous to-day, as a class. The tremendous demand for war supplies by the Allies has caused idle sheds to be turned into busy factories, and companies that were on the verge of bankruptcy suddenly to become very prosperous. Under these conditions it seems to me that this is not an especially good time to buy into industrial reorganizations. Personally I shall wait until the industrials as a class are in a more depressed condition. Perhaps in closing I can give you an illustration that will show how full the industrial tide is running at the present time. I have in mind the case of the American Zinc, Lead and Smelting Company.

The Turn of the Tide

This is a concern that was incorporated in 1899 to engage in mining and smelting zinc and lead ores. In July, 1908, it purchased a large interest in the Wisconsin Zinc Company, and in 1909 showed net earnings of over $350,000, its stock selling for $40 a share. Everyone was enthusiastic over the property and wanted to get aboard. The stock really was of value, the company owning twenty-five hundred acres in the district of Joplin, Missouri, with six mines and seven mills having a capacity of about six thousand tons. It also had valuable holdings in the Webb City district of Missouri and in a rich territory of Tennessee where properties are now being actively developed.

Two new smelters in the natural gas fields of Kansas and a sulphuric acid plant at Hillsboro, Illinois, were put into operation in November, 1912. While these things were in construction the company seemed to flourish, and in 1911 the net earnings exceeded $471,000. In 1912 the capital stock was increased and a dividend of 8 per cent was paid. Then came a period when distribution was imminent. The construction days being over and the stock being on an 8 per cent basis, insiders decided it was time to sell. Once again dollars floated from the public to the promoters, after which the clock struck twelve.

From that time on the earnings declined at a very rapid rate. The dividend in 1913 was reduced from 8 per cent to 4 per cent, and no dividend whatever was paid in 1914. The real romance of the situation can be understood only when I tell you that a surplus of $103,365, in 1910, had changed to a deficit of $304,631 in 1913! When the war broke out this stock was selling at almost nothing, and the stockholders of American Zinc were a sad and forlorn bunch. In a conversation about the company's prospects which I had with one of these stockholders at that time he certainly acted as if their patient were already dead and they were only waiting for the undertaker to take care of the remains.

The next time I saw this good-natured individual was in January, 1915, after the war had been in progress about six months and when this stock was selling at about $16 a share. I noticed that he was smiling, and I asked the reason.

"Well," said he, "you know the American Zinc, Lead and Smelting Company owns a large sulphuric acid plant in the West, and we are having a great demand for this acid. Moreover, the demand for lead is steadily increasing. It seems that the Allies need both acid and lead in large quantities for the manufacture of ammunition. It looks as if American Zinc had a chance to pull through."

The House That Zinc Built

Directly after this conversation I left for South America, and when I came back American Zinc was selling at $50 a share, spelter had increased from 4¾ cents to 17½ cents, and lead from 3½ cents to 8 cents a pound. Sulphuric acid prices were still booming. Now the American Zinc, Lead and Smelting Company has so far reduced its indebtedness of $1,400,000 outstanding a year ago that to-day it owes but $50,000 on a note that is not due at this writing. On November first the company had $2,000,000 of net quick assets, of which nearly a million is in cash and bills receivable.

My friend is now one of the happiest men in Boston. Moreover, his profits are not merely paper profits, as American Zinc is really getting the good old-fashioned dollars for its products. The stock was actually cheaper at $50 a share last July—1915—than it was at $10 a share in July, 1914. The last time I saw my friend the only thing that was worrying him was how in the world he and his company would be able to dispose of their money.

All the directors, however, are not worrying on this account. One of them has a beautiful summer place on the North Shore of Massachusetts. Although only two or three years ago he remodeled a large residence at great expense, making practically a new house of it, he is now moving this mansion off, preparing to build a beautiful stone residence. While motoring by the other day I stopped and asked a neighbor: "What is Mr. —— doing on the hill? He seems to be moving his new house away."

"Oh," he replied, "he is going to build a handsome stone mansion. You have heard about the house that Jack built. Well, I guess they will call this the house that Zinc built."

If the above were not one of a hundred similar illustrations I should not take time to relate the story. It, however, suggests two important points:

1. Very few industrial companies are now being reorganized; all are too prosperous.

2. Now is no time to buy into industrial reorganizations; all look too rosy.

In other words, most industrial companies are now so prosperous that many people are reaping harvests never dreamed of before. These increased profits are beginning to be spent on new houses, more furniture and luxuries of all kinds.

Though I say this is no time to buy into industrial reorganizations, you see I am not bearish on the general business situation for 1916. Instead, I am bearish on these industrial romances largely because I am bullish on the general situation for the immediate future. The time to buy into industrial reorganizations will be after the war is all over, some few years hence, when we are suffering from the after-effects, this suffering being in direct proportion to the length of the war. Remember, the law that all action is followed by equal reaction will still apply after peace has been declared. Neither the German nor the English nor our own great bankers can suspend it.

THE BREAKER

(Continued from Page 5)

master returned to Mrs. Feeney's parlor suite and sonorously reprimanded her for what he designated as hitting the bottle.

Time and experience, in fact, had left Widder somewhat skeptical as to the wanderers bivouacking in that hall bedroom, which so often seemed to stand as the last milestone on the roadway of adversity. The list was not an encouraging one. There had been the young Cuban, for instance, who tried to commit suicide because of his hapless love affair with a department-store glove girl. And there had been the runaway girl from upstate, whose long-bearded and orison-making father had come and taken her home, after publicly and passionately offering up prayer for the soul of the inarticulately indignant Mrs. Feeney.

Then there had been the spinster lady with the limp, who had announced herself as a teacher of polite languages and found New York stubbornly satisfied with its knowledge of the vulgar mother tongue. That faded spinster from a New England village, Widder knew, had not enough to eat; for one night, thinking he was hearing mice, he detected her in the act of rummaging stealthily through his hall-door rubbish box. Thereafter he became studiously extravagant, tossing away biscuit cartons with only two-thirds of their contents gone, and a whole *Wienerwurst* or two, and pieces of cheese substantial enough to fatten a dozen mice. The stealthy midnight pillagings were repeated, and the waste from Widder's cooking became more opulent, until, of a sudden, the whole game came to an end. He had overdone things. That timid starveling, he realized, after she had migrated into quarters unknown, had come to understand that he knew. But she hadn't the face to let him know that she knew he knew.

And there had been the artist's-model girl who had borrowed Widder's flatiron to press out her shirt waists, and had casually asked to dry her hair at his window, and had told him how she eventually intended to star if she didn't get the figure work for the new Exposition buildings. She had even come within an ace of giving him heart failure because of her offhand midnight interrogation as to whether or not he would mind boiling a pint of hot water for her on his gas stove. She had further presented him with a portfolio of art-calendar life studies of herself, diaphanously incased in cheesecloth—which Widder blushingly and promptly locked away in the carpenter's chest. She had been a companionable enough sort of girl, but he was not altogether sorry when she went suddenly West with a moving-picture company, although she had casually borrowed a dollar from him to pay the expressman and had departed without remembering to return it.

But of this new hall-room woman Widder knew practically nothing. Since her advent during the last week or two he had been more than usually preoccupied with his own affairs. He remembered having seen a pale-faced slip of a girl passing up and down the gloomy stairs as quietly as a ghost. He also recalled, when he came to think of it, meeting her once in the doorway as she was going out. She had seemed very tired. She had nice brown hair, however, and an honest look in her hazel eyes. That much he remembered distinctly. And she was not the rooming-house type. He had even felt a little sorry for her, although he had not taken the trouble to ask himself why, for in spite of all her tiredness he had been struck by the look of furtive innocence on her face, as though the city had frightened her into a distrust of her own soul's goodness. Yes, concluded Widder as he lighted his gas stove and carefully packed away his groceries, she was a different type from the others. Like all the rest of them, he supposed, she was hard at work trying to make both ends meet. And like so many of them she was probably not making a success of it. She was assuredly not making a success of it, for women who do never shut themselves up in their rooms and cry over it.

Widder went to his door and cautiously and silently opened it. He stood there staring at the closed door of the hall room, intently listening. He imagined that she had stopped crying. But he could not be sure of it. So he tiptoed silently along the dark hall. When he came to her door he stopped and listened, with head inclined.

No; she had not stopped. She was still crying. But she was doing it more quietly now. He could hardly catch the sound of her sobs. They were the stifled, broken whimpers of utter exhaustion and hopelessness. She was crying as a discouraged and abandoned child cries, thinly and quaveringly.

It was not a pleasant sound. Widder crept away from it, disturbed in spirit. He was back at his own door, with his hand on the knob, when a sudden wave of audacity swept over him. He took a deep breath and walked boldly to the hall-room door. Then he knocked on its faded yellow panel. For Widder, in hard weather, scattered bread crumbs along his window sill for the sparrows.

The crying stopped all of a sudden and there was a minute of silence. Then Widder knocked again. It was too late, he felt, to turn back, but he ventured a discreet glance down the stairway to make sure the coast was clear. For Mrs. Feeney's will, in the face of any "goin's on" in her house, was as the law of the Medes and Persians.

The door opened. The girl with the hazel eyes stood before him. Her hair was a little tumbled, and if there was the faintest trace of a misty redness above her cheekbones there was a distinct look of challenging inquiry in the hazel eyes themselves.

"Is—is anything wrong?" Widder inadequately asked. He was plainly the more embarrassed of the two.

"I think not!" was her calmly impersonal response.

"I'm sorry," stammered Widder, backing away a little. "I thought I heard—I mean I thought you were ——"

"I think it must have been a mistake," she said, still rigid, for the city apparently had already taught her the need of cuirassing herself in that pathetic armor plate of aloofness before all strangers. But the kindliness and concern of Widder's squinting eyes were not to be evaded.

"Honestly," he told her, "I thought I heard you crying. And I was wondering if ——"

He seemed unable to finish. The girl looked at him for a moment or two of silence.

"I was crying," she suddenly admitted. But even the admission was practically a challenge.

"That's too bad. I hope it's ——" And again he came to a stop.

"No, it's nothing in which you could help me," she said. But Widder noticed that she gulped a little before she managed to get the words out.

"Are you sure?" he asked, as persistent now as though he were expounding the virtues of his patented tap filter to a vacillating householder.

For the first time the girl's face relaxed a little.

"Not unless you are a walking dictionary," she said with a wintry ghost of a smile. Her words for a moment seemed to perplex the man at the door.

"I am!" he announced, still audacious. For Widder, although innocent of being a bookworm, spent many a rainy day toasting his toes and poring over out-dated magazines and bargain-counter volumes from the Twenty-third Street stalls.

She turned to a spindle-legged bamboo table on which a typewriter stood and picked up an open notebook that lay beside it.

"Then how do you spell hyperpyrexia?" she solemnly demanded. "And is there, can there be, such a word as triskaidekaphobia?"

Widder did not intend to be stumped. So instead of answering that question, he asked another.

"But why do you want to know how to spell hyper-er hyperpyrexia?" he inquired as he advanced a step or two into the room. That advance was unconscious, being, in fact, a professional habit with him, since no persuasiveness, he had found, could successfully penetrate a door panel. And doors had the habit of being shut in one's face and ending all argument.

She dropped the notebook listlessly down on the undulatory box couch with its Sixth Avenue Gobelin cover.

"It's no use," she announced. "I can't do it! I can't!"

She did not actually wring her hands, but her gesture struck Widder as being a distressingly hopeless one. She looked ill-nourished and worn, as if her taut nerves had been strung to the snapping point.

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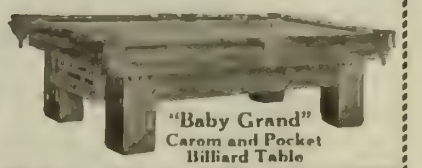

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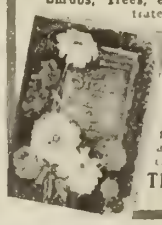

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"You can't do what?" persisted the perplexed Widder.

"I can't make out a line of it."

"A line of what?"

"Of this dictation."

"Whose is it?"

"Doctor Funkhouser's. He's what they call a—a pyretologist, I think it is. He gave me this as a test and told me to go home and type it out."

"Are you a stenographer?"

A faint flush mounted the girl's white cheek.

"I thought I could be one, the same as I thought I could do pastel work for the fashion papers. But I haven't had enough practice, and Doctor Funkhouser thought I was too young."

Widder began to understand. But he insisted on remaining practical.

"Is your machine a good one?"

"Not very; it's only rented by the week. But it's better than my notes."

"Let's have a look at them," he suggested. His tone was so matter of fact that she did not even hesitate.

He glanced over the pages of hieroglyphics, with here and there a phrase written out in long hand. Among these he encountered such words as fibrovascular and intravenous and pyosapremia, and many more like them.

"My, my, but they do seem jawbreakers," he admitted. He rubbed the top of his head with his forefinger as he puzzled over the word "kakexia," with "cakexia" written above and "cachexia" below it.

"Now just what is kakexia?" he pondered aloud.

"That's something he said he thought I might possibly have myself," added the girl with listless bitterness. "This is the first page or two of his lecture on some sort of fever. He's getting the series ready to be brought out in book form. That's why he advertised for an extra stenographer."

Widder was still studying the notebook. Then the idea came to him:

"Why, what you need here is a medical dictionary. Then you can look up the words and make sure of them. And that'll put you straight on the spelling, besides showing that you've got your text coherent."

The suggestion was a simple enough one, but at the core of Widder's enthusiasm burrowed a small canker of disquiet. Such things cost money, and he himself, that week, was not overburdened with ready cash.

The girl shook her head.

"He's only given me until nine o'clock in the morning to turn it in."

"Then supposing we get that dictionary and settle down to work," he hesitatingly suggested.

"Where?" asked the incredulous girl.

"Why, I can have a medical dictionary up here in a jiffy," announced the heroically mendacious Widder.

"But I can't ask you to do this," objected the girl.

"Fiddlesticks!" said Widder. "I can borrow that book inside of ten minutes!"

This was not exactly the truth, but he gave her no time to fathom his deceptions. Instead, he slipped back into his own room, turned down the gas in the stove, put on his hat and coat, and bolted for East Twenty-third Street between Lexington and Fourth Avenues. There he found one of the basement booksellers along that tideway of second-hand literature putting up his shutters for the night. Widder casually inquired if he had anything in the line of medical dictionaries. He was shown a nurse's handbook, for eighty cents, and a much fatter and more authentic volume which could be knocked down to him at half price, to wit: one dollar and seventy-five cents.

Widder, being an artful buyer, lamented the break in the dictionary's binding and the utter absence of a title page. He promptly proclaimed it as being worth a dollar to him, and no more. The dealer said a dollar and a half. Widder shook his head. The dealer, consulting his watch, said it could go for a dollar and a quarter if it went without further argument. Widder counted out a dollar and ten cents and announced that amount as his limit. It was the dealer's turn to shake his head; he couldn't afford to lose money on books like that. Widder accordingly gathered up his dime and four quarters and started for the door. As he had hoped and half expected, the dealer stopped him before he mounted the snow-covered steps to the street level. The bargain was closed; it was giving the book away, but no shop could be kept open all night over a matter of fifteen cents.

Widder did not wait even to have the dictionary wrapped up. He scurried home like a rabbit making for its warren. And he was glad to find the musty hallways empty, for the girl was waiting for him at the head of the stairs. Her eyes were no longer red.

"It's c-a-c-h-e-x-i-a," he triumphantly announced, for he had taken the trouble to look it up in the bookstore; "and it means ill-nourishment or malnutrition."

But she did not seem to hear him. She merely stood watching him as he riffled the pages of the bulky volume before her eyes.

"Do you do things like this for everybody?" she asked.

He in turn did not listen directly to her words, for the spirit of adventure suddenly burned strong within him.

"Now this is what we ought to do," he meditatively observed: "Your room seems a bit small for two to work in, doesn't it? And your light isn't what it ought to be for typing stuff like this. So supposing we shift."

"Shift?" she echoed.

"Yes, shift that machine into my room. Then as soon as I get a fire going we'll start to work and get that shorthand straightened out inside of a couple of hours."

"But this is my Waterloo," objected the girl.

"Well, I'll be the Blücher who came in at the tail end, to kind of help along," announced Widder, astounded a little at his own audacity and tingling a little at the thought of so neatly capping what he plainly saw to be a historical allusion. For there was a time when Widder had been a reading man, even on days when it didn't rain.

"I can't!" protested the girl.

Widder seemed unable to comprehend her scruples.

"Don't you want to win out at this?" he inquired with a hand movement toward the notebook.

"Yes," she finally admitted.

"Then if I can help you out with an hour's work, isn't it the sensible thing to do?"

"It isn't fair!" she persisted.

"But if I can turn the tables and get you to help me out for an hour or so, wouldn't that make it fair?"

Her brow cleared.

"That is the only condition on which I'd think of it," was her answer.

"Then it's settled," said Widder with decision.

"But how can I help you?"

A few weeks of city life, it was plain to Widder, had shaken that girl down to hardpan. And she looked as though a good square meal might be the making of her.

"By typing six or eight letters about a patent of mine," he promptly explained to her. And he eased his conscience by reminding himself that there were a few manufacturers whose attention might reasonably be redirected toward his fireproof paint. "That can be done later in the week. But we'll have to start straightening out this doctor stuff in half an hour."

He turned and walked back to his room. He walked on his heels, like a man with a purpose, and he refused to look over the banister for any possible apparitions of Mrs. Feeney.

Back in his room he promptly lighted the green-globed reading lamp which he had bought in a junk shop and rehabilitated with his own hand. Then he touched a match to his open fire, fed and watered the canary and, donning a huge apron of white butcher's linen, began his preparations for supper. He worked both rapidly and resolutely.

When the table, draped with imitation linen of his own laundering and garnished with much mismated chinaware, had been placed in front of the blazing fire, and when the Hamburg had been smothered in finely sliced onions and the buttered toast had been spread fanwise over a somewhat battered plate of the willow pattern, and the coffee had been done to a turn, Widder, still in his huge apron, stepped back to the hall-room door.

"Can you come now?" he asked in his most matter-of-fact tone.

"Yes," the girl answered, staring a little blankly at the white butcher's linen, which Widder, through long use, had come to wear as unconsciously as a busy surgeon wears his operating gown.

"Then if you'll take the notebook," he explained, "I'll bring along the typewriter."

(Continued on Page 53)

Materials in place ready for construction work — *Levelling the mixture by means of a template* — *Hand finishing with a wooden trowel*

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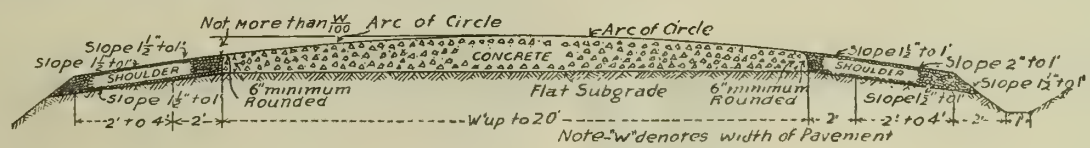

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The materials are then thoroughly mixed in exact proportion of usually 1 part cement, 1½ parts sand and 3 parts gravel or stone, together with the necessary water, and the resulting mixture poured into the forms where it is leveled with a template to give it the proper contour, and finished with a wooden trowel.

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The cost of a concrete road varies with the locality and the cheapness of labor and materials, but an estimate of $12,000 per mile for a 16-foot road is approximately the average; a cost of only a little greater than that of macadam.

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Two laps made at 76.75 miles per hour.

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HUDSON MOTOR CAR COMPANY, DETROIT, MICH.

(Continued from Page 50)

He saw, to his relief, that she was no longer hesitating. He waited in the hallway until she turned down her gas and closed her door. Then he nodded toward the opposing doorway, through which the warmer light streamed.

She stepped into his room as calmly as a secretary steps into an office. Her face did not cloud even when he carefully shut the door behind him. But a look of perplexity came into her eyes as they turned from the twittering canary and the open fireplace to the supper table unmistakably prepared for refection. That look troubled Widder not a little.

"I hope you—you won't mind. But you see I had to have supper. And I thought you might not—I mean I thought you might join me."

He was plainly making a mess of it.

"But I've had my supper," said the girl, biting her lip. For the second time he noticed a slight flush steal up over her face.

"Then perhaps you won't mind sitting here, if only as a matter of form," he suggested. "You see, I thought coffee might keep us up a bit."

She was once more looking studiously about the room. Then she stared through the dark-room doorway at the gas stove burning on the zinc board at the end of his worktable. He felt sure she was sniffing the smell of coffee on the warm air. But her attitude still seemed uncompromising.

"I'm afraid my cooking is—is too plain, perhaps, for ——"

She laughed openly, for the first time, though he could not understand her reason for laughing.

"It smells good!" she declared.

"Then if you will honor me," he began a little ponderously.

She laughed again as she sat down in the chair which he had pushed back for her. And a distinct tingle went up and down his spine as he stepped back through the dark-room door for the coffeepot. For it came home to him, in a sort of dizzy flash, that a young woman was actually eating supper with him in his rooms.

And once started, that young woman ate with honest and direct relish, as he had expected anyone with such honest and direct hazel eyes would do. She ate fried onions and Hamburg and buttered toast and strained honey and fig newtons, with two cups of coffee. And, as she ate, her color mounted incredibly, and the last lingering stiffness went out of her speech. She even offered to help Widder clear away the things. But he told her to enjoy the fire, for it would take him only a jiffy. And while the *débris* was being transported to the dark room the girl sat and watched the fire, and fed cracker crumbs to the sleepy canary, which promptly rewarded this attention with a little run of notes.

"She sings very sweetly," said the girl over her shoulder to Widder.

"Yes, he's a good singer," amended the owner of the bird, taking off his apron and feeling as though he himself, for some absurd reason, might trill an equally light-hearted run of notes.

Then they started to work. Widder first looked over the typewriter. Then he doubled a sheet of paper and tried its action.

"This machine'll work better if I tighten up the tension spring," he told the girl, who watched from over his shoulder. "And if I bend back two or three of those type bars it'll probably make the letters align a little truer."

"The lines were rather wabbly," the girl acknowledged as she held her breath while Widder, with his pliers, applied apparently calamitous pressure to the slender bars of steel. But he was mechanic enough not to bungle the job. And in another two minutes they were at work with the notebook and the medical dictionary, tracing up the renegade words and building out the sentences.

Widder, once on the trail of a word, tracked it down, no matter what its disguises, as a detective tracks down an outlaw. Certain of these fugitives, such as odynophobia and tritacophya and phlegmasia and edema, gave him a great deal of trouble. But he came to regard it as a sort of game, and by midnight the last uncertain Greco-Latin jawbreaker had been rounded up and identified and imprisoned in the text where it belonged. Then, after a final revision had been made, Widder took the copy and read it aloud, spelling out the hard words, while the girl at the machine put the sentences into type.

"I'm afraid it's rather done you out," ventured Widder as the girl at the table added her last sheet to the little pile, took them up and gently tamped the uneven edges together.

"I'm not tired," she protested, although the shadows about her eyes plainly enough contradicted that statement. "For all the hard work fell on you."

The gratitude in those tired eyes he knew was more than he deserved. So he tried to tell her that it had seemed fun to him, and he'd learned a lot out of that dictionary in the last few hours.

"Then it must be late!" she announced, suddenly conscious of her surroundings.

Widder consulted his big nickel watch. That honest timepiece said exactly half-past twelve.

The girl at once got up from her chair. At the same moment Widder, with his head inclined and an intent look in his vacant eyes, made a prompt and peremptory motion for silence. He felt sure that he had heard a faint asthmatic cough and the shuffling of feet.

"Would you mind waiting a minute or two?" he said in a whisper. "I'm—I'm afraid there's somebody outside."

She stood staring at him with perplexed eyes. She continued to stare at him as he tiptoed to the door and cautiously slipped the bolt.

"What difference does it make?" she said a little scornfully.

"Sssh!" softly hissed the perturbed Widder.

It was plain that she was not yet fully acquainted with the administrative ultimatums of the apparitional Mrs. Feeney. And Widder found himself rather at a loss as to the best manner of making her understand the situation.

"Just a minute or two, please!" he asked as he stood with his back to the door, listening intently. Finally, a little nettled by the girl's smile of careless scorn, he withdrew the bolt. Then he opened the door, an inch at a time. The hall, to his infinite relief, was empty.

"I'll bring your typewriter," he said, still in a whisper. But he stood guarded and watchful as the girl walked back to her own room and swung open the door. He could hear the puff of her gas as she lighted it. Taking up the typewriter, he tiptoed quietly along the hall with it. But he seemed to lack the courage to penetrate farther than the threshold.

She came to the door and took the typewriter from his hands. By this time he felt everything was safe, yet his horripilations of anxiety, oddly enough, had in some way served to give a touch of abandoned adventure to it all. The girl came back to the open door and stood with her straight young figure outlined against the light behind her.

"I'm not going to try to thank you now," she said, subdued by the midnight quietness of the house and speaking in little more than a whisper. But she held out her hand to him and he took it clumsily. Then he dropped it as suddenly as though it had been a hot potato.

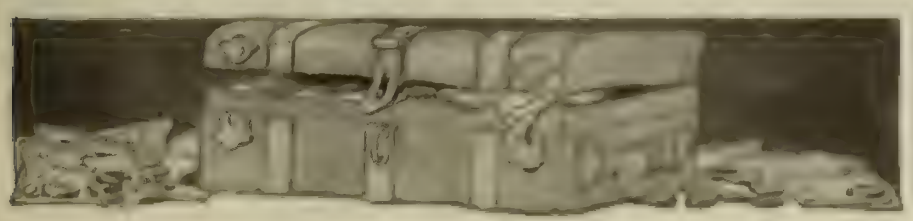
"Will you let me know how everything comes out?" he whispered.

"Yes," she whispered back. "Good night!"

"Good night," he answered.

It was not until he had crept cautiously back through his own door and swung it shut that a moan, grim yet faint, sounded through the gloom of the upper house. For Mrs. Feeney, standing like an avenging Sibyl at the bottom of the fourth-floor stairway, realized that "goin's on" were being enacted in her house and its fair name was being threatened.

(TO BE CONTINUED)



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Use Pears' Glycerine Soap faithfully with plenty of hot water—rinsing with cold—drying the skin thoroughly, and you will have no need for cosmetics. Use Pears' Glycerine Soap throughout the entire winter.

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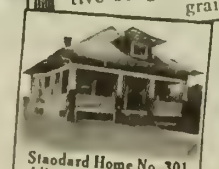

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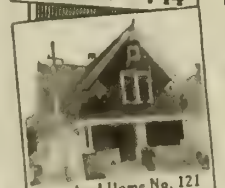

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WINTER CAR

Consult the impression uppermost in your mind and you will find that you think of this car as very carefully and very conscientiously made

This very general and instinctive feeling is of course a reflection of the actual facts. People think of the car in this light because of their high opinion of Dodge Brothers as manufacturers. And that good opinion is justified by the performance of the car.

The gasoline consumption is unusually low
The price of the Winter Touring Car or Roadster complete, including regular mohair top, is $950 (f. o. b. Detroit)
Canadian price $1335 (add freight from Detroit)

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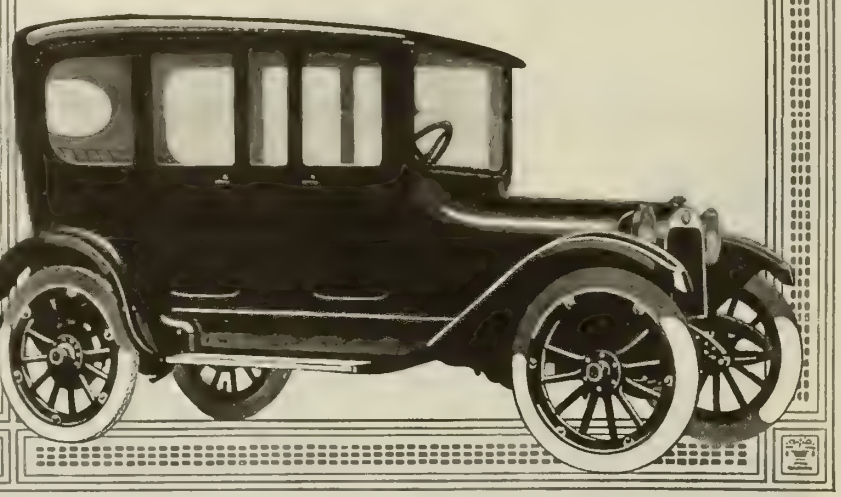

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The Partial Payment Plan for the purchase of securities enables any man or woman with a regular income to buy standard stocks and bonds.

With a reasonable initial deposit and regular monthly payments, you can be ready for the year's investment opportunity now.

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Save waste paper—bale it—sell it. Worth $3 to $10 cash per ton. Always a market. Every store, office, factory, school, etc., needs a

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Safe, convenient, profitable way to take care of waste paper. Eliminates fire risk [illegible] and earns [illegible]. Write [illegible], and booklet, "Money in Waste."
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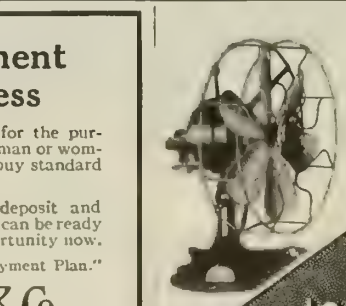


How to Buy A Fan

Buy By Name
—Robbins & Myers.

Thus you say you want the best. Twenty years' experience in the making of electric fans for all purposes is yours when you say "Robbins & Myers." Think that over.

All styles and sizes. Direct or alternating current. Oscillating or stationary. Various adjustable speeds. Every fan need met.

So—say "Robbins & Myers."
This is a guarantee of worth.

THE ROBBINS & MYERS CO., Springfield, Ohio
Branches and Dealers Everywhere

Robbins & Myers Fans

ACCORDING TO THE CODE

(Continued from Page 11)

shook him—oh, how he shook him! He shook him up and down and back and forth and to and fro and forward and rearward; shook him until his collar came undone and his nose glasses flew off into space; shook him until his hair came down in his eyes and his teeth rattled in his jaw; shook him into limp, breathless, voiceless helplessness, and then, holding him dangling and flopping for a moment, slapped him once very gently, almost as a mother might slap an erring child of exceedingly tender years, and dropped the limp form and stepped over it and climbed down off the platform into the midst of the excited crowd. The third of the series of the joint debates was ended; also the series itself.

Judge Priest instantly shoved forward, his size and his impetuosity clearing the path for him through a press of lesser and less determined bodies. He thrust a firm hand into the crook of his nephew's arm and led him off up the street, clear of those who might have sought either to compliment or to reprehend the young man. As they went away linked together thus it was observed that the Judge wore upon his broad face a look of sore distress, and it was overheard that he grievously lamented the most regrettable occurrence that had just transpired and that openly he reproached young Houser for his elemental response to the verbal attacks of Mr. Montjoy, and, in view of the profound physical and spiritual shock to Mr. Montjoy's well-known pride and dignity, that he expressed a deep concern for the possible outcome. Upon this last head he was particularly and shrilly emphatic.

In such a fashion, with the nephew striving vainly to speak in his own defense and with the uncle as constantly interrupting to reprimand him and to warn him of the peril he had brought upon his head, and all in so loud a voice as to be clearly audible to any persons hovering near by, the pair continued upon their journey until they reached Soule's drug store. There, with a final sorrowful nod of the Judge's head and a final shake of his admonishing forefinger, they parted. The younger man departed, presumably for his home, to meditate upon his foolhardy conduct, and the older went inside the store and retired to Mr. Soule's little box of an office at the rear, hard by the prescription case. Carefully closing the door after him to insure privacy he remained there for upward of an hour, engaged undoubtedly in melancholy reflections touching upon the outbreak of his most culpable kinsman and upon the conceivable consequences.

He must have done some writing, too, for when at length he emerged he was holding in one hand a sealed envelope. Summoning to him Logan Eaker, Mr. Soule's colored errand boy, he intrusted the note to Logan, along with a quarter of a dollar for messenger hire, and sent the black boy away. From this circumstance several persons who chanced to be in Soule's hypothesized that very probably the Judge had taken it upon himself to write Mr. Montjoy a note of apology in the name of his nephew and of himself. However, this upon the part of the onlookers was but a supposition. They merely were engaged in the old practice, so hallowed among bystanders, of putting two and two together, by such process sometimes attaining a total of four and sometimes not.

As regards, on the other hand, Quintus Q. Montjoy, he retained no distinct recollection of the passage homeward following his mishandling by Tobias J. Houser. For the time a seething confusion ruled his being. Mingled emotions of chagrin, rage and shame—but most of all rage—boiled in his brain until the top of his skull threatened to come right off. Since he was a schoolboy until now none had laid so much as an impious finger upon him. For the first time in his life he felt the warm, strong desire to shed human blood, to see it spatter and pour forth in red streams. The ghost of his grandfather waked and walked within him; anyway it is but fair to assume that it did so.

Somebody must have rebuttoned Mr. Montjoy's collar for him and readjusted his necktie. Somebody else of equally uncertain identity must have salvaged his glasses and restored them to their customary place on the bridge of his slender nose. True, he preserved no memory of these details. But when, half an hour after the encounter, a hired hack deposited him at his yard gate, and when Mr. Barnhill, who, it would appear dimly and almost as a figment from a troubled dream, accompanied him on the ride, had dismounted and had volunteered to help him alight from the vehicle, meanwhile offering words intended to be sympathetic, Mr. Montjoy found collar, necktie and glasses all properly bestowed.

Within the sanctified and solitary precincts of his library, beneath the grim, limned eyes of his ancestor, Mr. Montjoy reattained a measure of outward calm and of consecutive thought; coincidently with these a tremendous resolution began to harden inside of him. Presently, as he walked the floor alternately clenching and unclenching his hands, the telephone rang. Answering the call, he heard coming across the line the familiar voice of one who, in the temporary absence of her husband from the city, now undertook to offer advice. It would seem that Mrs. Maydew had just heard of the brutal assault perpetrated upon her friend; she was properly indignant and more than properly desirous that a just vengeance be exacted. It would seem that in this connection she had certain vigorous suggestions to offer. And finally it would seem that she had seen the evening paper and desired to know whether Mr. Montjoy had seen his copy.

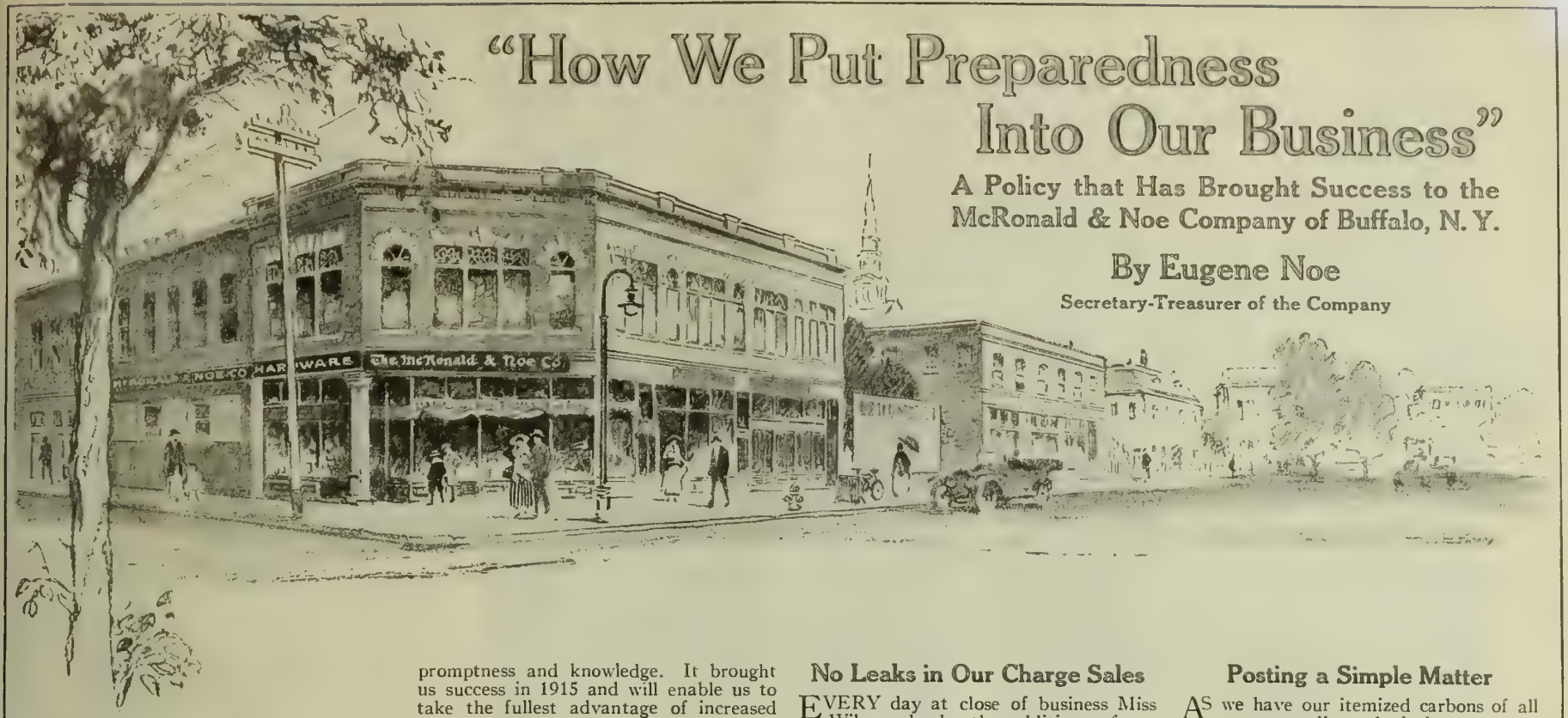
Mr. Montjoy had not. After a short interchange of views, when from intensity of feeling the lady fairly made the wire sibilate and sing as her words sped over it, she rang off and Mr. Montjoy summoned his butler. His was the only roof in town that harbored a butler beneath it. Other families had male servants—of color—who performed duties similar to those performed by Mr. Montjoy's man; but they didn't call these functionaries butlers and Mr. Montjoy did. He sent the butler out into the yard to get the paper which a boy had flung over the fence palings in a twisted wisp. And when the butler brought it to him he opened to read, not the Daily Evening News' highly impartial account of the affair at the boat-store corner—that could come later—but to read first off a card signed "Veritas" which was printed at the bottom of the second column of the second inside page, immediately following the editorial comment of the day. It was this card to which young Mrs. Maydew had particularly directed his attention.

He bent his head and he read. The individual who chose to hide behind the *nom de plume* of Veritas wrote briefly and to the point. At the outset he confessed himself as one who harbored old-fashioned ideals. Therefore, he abhorred the personal altercations which in these latter and degenerated days so often marred the course of public discussions between gentlemen entertaining opposite views upon public problems or private matters. And still more did he deplore the common street brawls, not unmarked by the use of lethal weapons and sometimes by tragically fatal results to one or the other of the parties engaged, which ere now had been known to eventuate from the giving and taking of the offensive word or blow. Hardly need the writer add that he had in mind the unfortunate affray of even date in a certain populous quarter of our city.

Without mentioning names he, Veritas, took that deplorable occurrence for his present text. It had inspired him to utter these words of protest against the vulgarity, the coarseness and the crassness of the methods employed for the appeasing of individual and personal wrongs. How much more dignified, how much more in keeping with the traditions of the soil and the very history of this proud old commonwealth, was the system formerly in vogue among gentlemen for the adjudication of their private misunderstandings! Truly enough the law no longer sanctioned the employment of the *code duello;* indeed, for the matter of that, the law of the land had never openly sanctioned it; but once upon a time a jealous regard of his own outraged honor had been deemed sufficient to lift a Southern gentleman to extremes above the mere written letter of the statutes. "*O tempora! O mores!* Oh, for the good old days!" And then came the signature.

Barely had Mr. Montjoy concluded the reading and the rereading of this when Mr. Calhoun Tabscott was announced, and promptly entered to proffer his hand and

(Continued on Page 57)



"How We Put Preparedness Into Our Business"

A Policy that Has Brought Success to the McRonald & Noe Company of Buffalo, N. Y.

By Eugene Noe

Secretary-Treasurer of the Company

IT sometimes takes a sort of shock to wake a man up to things he needs in his business.

I'll never forget one evening when I was down at the office looking over the footings of 300 bills before they were mailed out to customers.

I found an overcharge of $10.00 on one account—and, by perverse luck, it was the same customer to whom the same thing had happened the previous month.

That set me thinking, and I wondered: How many errors like that were slipping by?

Such mistakes were costly.

When they were against the customer it caused dissatisfaction. When they were against us it played havoc with our profits.

Something had to be done to prevent errors in our bookkeeping.

What we actually did had a bigger result than we expected. It put preparedness into our business—preparedness that is based on accuracy, promptness and knowledge. It brought us success in 1915 and will enable us to take the fullest advantage of increased opportunities in 1916.

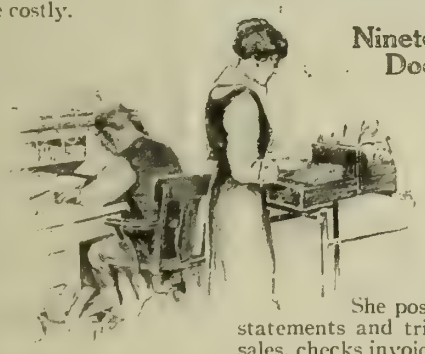
An Employee that Makes No Mistakes

IN 1914 we put into our office an employee that *couldn't make mistakes*, a Burroughs figuring machine.

It proved the biggest thing we ever did for our business.

I believe protection to our charge sales alone was worth the price, but this was only the beginning of the things that machine is doing for us.

It not only assures accuracy—it saves time and cuts bookkeeping costs in two.



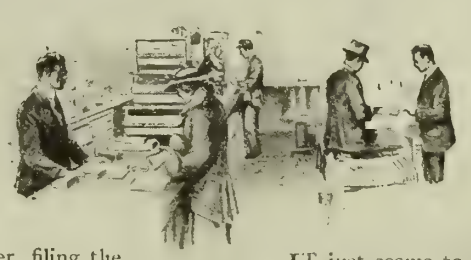
Nineteen Year Old Girl Does All the Bookkeeping

MISS Wilson is the only clerk we have in our office—but she does more, with the Burroughs, than two grown men could do by hand methods.

She posts our ledgers, gets out statements and trial balances, journalizes sales, checks invoices and has time to be a stenographer besides.

No Leaks in Our Charge Sales

EVERY day at close of business Miss Wilson checks the additions of our charge slips with the Burroughs. It takes only a few minutes to run through charges on 300 accounts; and she *knows the totals are right*, for the Burroughs can't add wrongly.



Then she sorts the slips and copies them on the customers' statements—which we keep in duplicate in a loose-leaf binder, filing the carbons and sending out originals monthly.

She marks each active account with a marker, then goes back and adds up the day's postings on the Burroughs to check against the total of the slips.

This method gives absolute proof every day that all items are charged and *charged correctly*.

Statements Out on Time—No Errors

SO you see statements are all finished when the end of the month comes. The Burroughs foots each one and it's ready for mailing. Simple, isn't it?

And Miss Wilson doesn't work nights and Sundays getting out statements—like some bookkeepers.

Posting a Simple Matter

AS we have our itemized carbons of all accounts, all we do is just post the monthly totals to the Customers' Ledger Accounts and credit the grand total to Merchandise Sales.

The books always balance, because the Burroughs doesn't make mistakes in adding.

The Machine Helps in Other Ways

IT just seems to fit everywhere into our "know-your-business" policy.

We check all our incoming invoices—chain discounts, additions and extensions. We use it at inventory time to extend all prices and foot amounts.

What It All Means

WE don't make mistakes in bills, we get out statements on the first, we know what it costs to sell our merchandise, we know our prices are right, we know how rent, heat, light, selling, etc., stand in relation to sales.

And the only employees in the office are a Burroughs and a nineteen-year-old girl.

Yes, the Burroughs has done more than any other one thing to put real preparedness into our business.

$125
(In Canada $165)

One of many Burroughs machines used by retailers.

Protecting the Retailer's Profits

Whatever your business, your profits are dependent on keeping accounts accurately.

A Burroughs will do that for you in a fraction of the time, at a fraction of the cost required to do the work mentally.

You or your bookkeeper will have time for other work—and you will have the figure facts on which to build a bigger business. This story about the Buffalo hardware store shows what a Burroughs can do for *any* retailer.

In the Burroughs line are 98 models with 587 different combinations of features. Talk with the Burroughs representative in your city or locality and let him show you how you can cut out the drudgery of handling figures.

Your banker or your telephone book will give you the address of the nearest Burroughs office—or write Burroughs, Detroit, Michigan.

Figuring & Bookkeeping Machines *$125 and up*

Burroughs

Prevent Costly Errors — Save Valuable Time

All out-doors invites your Kodak

No trip too long, no conditions too rough for a Kodak outfit.

You can take, title and finish the negatives on the spot by the Kodak system. You can make sure.

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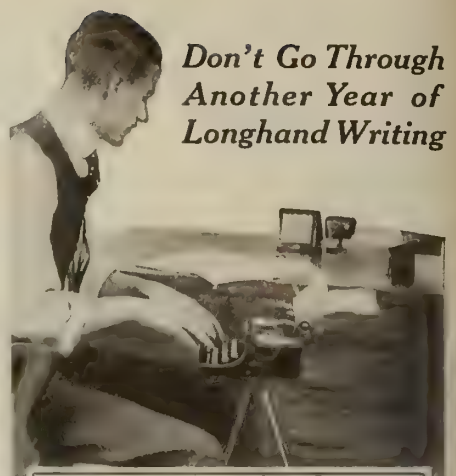
EASTMAN KODAK CO., ROCHESTER, N. Y., *The Kodak City.*



Don't Go Through Another Year of Longhand Writing

IF you have much writing to do at the office, at home, or when you travel, decide right now to eliminate mistakes caused by illegible longhand.

Don't struggle along with *your* writing as your grand-daddy did before typewriters were made.

Get the machine best suited for your personal use, the

CORONA

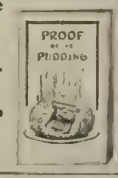
Folding Typewriter

Over 50,000 firms and individuals have shown a preference for the Corona.

Weighs only six pounds. Small enough to tuck away in a desk drawer or grip. Has every modern feature for perfect writing. Costs but $50.00, with case. More salesmen carry Coronas than carry any other typewriter.

Send for "Proof of the Pudding"

Without putting you under any obligations we will send you catalogue No. 1 and "Proof of the Pudding," containing evidence from 250 firms and individuals who do their writing the Corona way.



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Agencies throughout the world.

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Have You Some Spare Time?

THE Saturday Evening Post needs representatives in every section of the country to look after its renewals and to forward new orders for that weekly and for *The Ladies' Home Journal* and *The Country Gentleman.*

For this work we will pay liberally in commission and salary.

Thousands of subscriptions for these periodicals expire with each issue. It requires a lot of agents to look after these orders. If you can do this locally, drop us a line. It will require only a part of your time and there will be no expense to you.

Box 226, Agency Division
THE CURTIS PUBLISHING COMPANY
PHILADELPHIA, PENNSYLVANIA

(Continued from Page 54)

something more besides. Mr. Tabscott carried with him a copy of the Daily Evening News opened at the inside page. His nostrils expanded with emotion, his form shook with it.

In ten words these two—Mr. Montjoy as the person aggrieved and Mr. Tabscott as his next friend—found themselves in perfect accord as to the course which now should be pursued. At once then Montjoy sat down at his mahogany writing desk and Mr. Tabscott sat down behind him where he could look over the other's shoulder, and together they engaged in the labors of literary composition.

But just before he seated himself Mr. Montjoy pointed a quivering finger at the desk, and in a voice that shook with restrained determination he said impressively, in fact dramatically:

"Calhoun Tabscott, that desk belonged to my grandfather, the old general. He used it all his life—in Virginia first and then out here. At this moment, Calhoun Tabscott, I can almost feel him hovering above me, waiting to guide my pen."

And Mr. Tabscott said he felt that way about it himself.

In spare moments at home Judge Priest was addicted to the game of croquet. He played it persistently and very badly. In his side yard under his dining-room window rusted wickets stood in the ordained geometric pattern between painted goal posts, and in a box under a rustic bench in the little tottery summerhouse beneath the largest of the Judge's silver-leaf poplar trees were kept the balls and the mallets—which latter instruments the Judge insisted on calling mauls. And here in this open space he might be found on many a fine afternoon congenially employed, with some neighborhood crony or a chance caller for his antagonist. Often of mornings, when he had a half hour or so of leisure, he practiced shots alone.

On the morning that immediately followed the day of the broken-off joint debate at the boat-store corner he was so engaged. He had his ball in excellent alignment and fair distance of the center wickets and was stooping to deliver the stroke, when he became aware of his nephew approaching him hurriedly across the wide lawn.

"Uncle Billy," began that straightforward young man, "something has happened, and I've come to you with it right off."

"Son," said the Judge, straightening up reluctantly, "something happens purty nigh every day. Whut's on your mind this mornin'?"

"Well, suh, I was eating breakfast a little bit ago when that Cal Tabscott came to the front door. He sent word he wouldn't come in, so I went out to the door to see what it was he wanted. He was standing there stiff and formal as a ramrod, all dressed up in his Sunday clothes, and wearing a pair of gloves too—this weather! And he bowed, without a word, and handed me a letter, and when I opened it it was a challenge from Quint Montjoy—a challenge to fight a duel with him, me to name the weapons, the time and the place! That's what I've got to tell you."

His uncle's eyes opened innocently wide.

"Boy, you don't tell me!" he said. "And whut did you do then?"

"Well, suh, I came within an ace of just hauling off and mashing that blamed idiot in the mouth—coming to my door with a challenge for a duel! But I remembered what you told me yesterday about keeping my temper, and I didn't do it. Then I started to tear up that fool note and throw the pieces in his face."

"You didn't do that neither, did you?" demanded the Judge quickly, with alarm in his voice. "You kept it?"

"I didn't do that either and I kept the note," replied the younger man, answering both questions at once. "I shut the door in Tabscott's face and left him on the doorstep, and then I went and put on my hat and came right on over here to see you. Here's the note I brought it along with me."

His uncle took from him the single sheet of note paper and adjusted his specs. He gazed admiringly for a moment at the embossed family crest at the top and read its contents through slowly.

"Ah-hah," he said; "seems to be regular in every respect, don't it? polite too. To the best of my remembrances I never seen one of these challenges before, but I should judge this here one is got up strictly accordin' to the code. Well, son, our ancestors certainly were the great hands for goin' accordin' to the codes, weren't they? Ef it wasn't one code it was another, with them old fellers. Quintus Q. Montjoy writes a nice clear hand, don't he?"

With great care he folded the note along its original crease, handling it as though it had been a fragile document of immense value and meanwhile humming a little tuneless tune abstractedly. Still humming, he put the paper in an ancient letter wallet, wrapped a leather string about the wallet, and returned wallet, string and note to the breast pocket of his black seersucker coat.

"Son," he said, when all this had been accomplished, "I reckin you done the right thing in comin' straight to me. I must compliment you."

"Yes, suh, much obliged," said young Houser. "But Uncle Billy, what would you advise my doing now?"

He rubbed his forehead in perplexity.

"Why, nothin'—nothin' at all," bade his uncle as though surprised at any suggestion of uncertainty upon the nephew's part. "You ain't got a thing to do but jest to go on back home and finish up your breakfast. It ain't wise to start the day on an empty stomach ever. After that, ef I was you, I would put in the remainder of the day remainin' perfectly ca'm and collected, and whilst so engaged I wouldn't say nothin' to nobody about havin' received a challenge to fight a duel." He regripped his mallet. "Son, watch me make this shot." He stooped and squinted along the imaginary line from his ball to the wicket.

"But, Uncle Billy, I ——"

"Son, please don't interrupt me ag'in. Jimmy Bagby is comin' over this evenin' to play off a tie match with me, and I aim to be in shape fur him when he does come. Now run along on home like I told you to."

The Judge whacked his ball and made an effective shot—or rather an effective miss—and Tobe Houser betook himself away, wagging his puzzled head in a vain effort to fathom the enigma of his relation's cryptic behavior.

Approximately thirty-six hours passed without public developments that might be construed as relating to the matter chiefly in hand, and then, in the early afternoon, young Houser returned to the house of his uncle, this time finding its owner stretched out for his after-dinner nap upon an old and squashy leather couch in the big, high-ceiled sitting room. The Judge wasn't quite asleep yet. He roused as his nephew entered.

"Uncle Billy," began young Houser without preamble, "you told me yesterday not to do anything, and I've obeyed your orders although I didn't understand what you were driving at exactly. But now I must do something, if I aim to keep my self-respect or to stay in this race—either one or both. Unless I take up the dare he's laid down in front of me Montjoy's going to brand me on the stump as a coward. Yes, suh, that's his intention—oh, it came to me straight. It seems Mrs. Horace K. Maydew told old Mrs. Whitridge this morning in strict confidence, and Mrs. Whitridge just took her foot in hand and put out to tell Aunt Puss Lockfoot, and Aunt Puss didn't lose any time getting through the alley gate into my back yard to tell my wife.

"Yes, suh, if I keep silent and don't take any notice of his challenge Montjoy's going to get up before this whole town at a mass meeting and denounce me as a coward. The man doesn't live that can stand up and brand me as a sneaking, quitting coward and not have to answer for it. One way or another it will come to a pass where there's bound to be shooting. I've just got to do something and do it quick."

"Well, son," said Judge Priest, still flat on his back, "I sort of figgered it out that things might be takin' some sech a turn ez this. I've heard a few of the rumors that're beginnin' to creep round myse'f. I reckin after all you will have to answer Mister Montjoy. In fact, I took the trouble this mornin' to wrop up your answer and have it all ready to be sent over to Mister Montjoy's place of residence by the hands of my boy Jeff."

"You wrapped it up?" queried Houser, bewildered again.

"That's whut I said I wropped it up," answered the Judge. He heaved himself upright and crossed the room to his old writing table that stood alongside one of the low front windows, and from the desk took up a large squarish object securely

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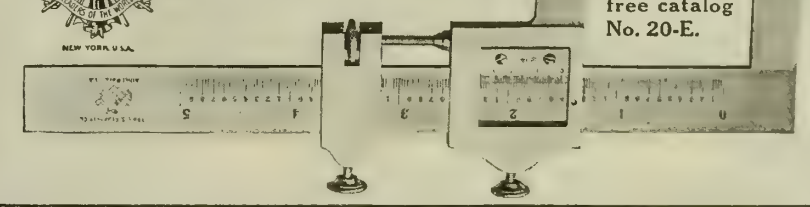

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Iron Clad No. 188 — 25c — is the great rub-resister; with heels and toes reinforced with remarkably durable yarn, made so by a special "extra twist." Yet this sock is seamless, snug-fitting and really silk-like in its fine, soft texture and lustrous sheen.
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tied up in white paper, with an address written upon one of its flat surfaces.

"Jeff!" he called. "Oh, you Jeff!"

"Why, Uncle Billy, that looks like a book to me," said Mr. Houser. Assuredly this was a most mystified young man.

"It ain't no box of sugar kisses—you kin be shore of that much anyway," stated that inscrutable uncle of his. "You're still willin', ain't you, son, to set quiet and be guided by me in this matter?"

"Yes, suh, I am. That is, I'm perfectly willing to take your advice up to a certain point, but ——"

"Then set right still and do so," commanded his uncle. "I'm goin' to take you into my confidences jest as soon as I see how my way of doin' the thing works out. We oughter git some definite results before dark this evenin'. And listen here, son, a minute—when all's said and done, even Quintus Q. Montjoy, Esquire, ain't no more of a stickler for follering after the code than whut I am. I'm jest ez full of time-hallowed precedents ez he is—and mebbe even more so."

"Callin' me, Jedge?" The speaker was Jefferson Poindexter, who now appeared at the door leading into the hall.

"Yes, I was—been callin' you fur a half hour, more or less," stated his master. "Jeff, you take this here parcel over to Mister Quintus Q. Montjoy and present it with the compliments of Mister Houser. You needn't wait fur an answer—jest come on back. I reckin there won't be no answer fur some little time."

He turned again to his nephew with the air of a man who, having disposed of all immediate and pressing business affairs, is bent now upon pleasurable relaxation.

"Son, ef you ain't got nothin' better to do this evenin' I wish't you'd stay here and keep score fur the tournament. Playin' crokay I licked the pants off'en that poor old Jimmy Bagby yist'iddy, and now he wants to git even." The Judge spoke vainGloriously. "He's skeered to tackle me ag'in single-handed, I reckin. So him and Father Tom Minor are comin' over here to play me and Herman Felsburg a match game fur the crokay champeenship of Clay Street and adjacent thoroughfares. They oughter be here almost any minute now—I was jest layin' here, waitin' fur 'em and sort of souplin' up my muscles."

Playing magnificently as partners Father Minor and Sergeant Bagby achieved a signal victory—score three to one—over the Felsburg-Priest team. The players, with the official referee, who maintained a somewhat abstracted, not to say a pestered, air, were sitting in the little summerhouse, cooling off after the ardors of the sport. Jeff Poindexter had been dispatched indoors to the dining-room sideboard to mix and bring the customary refreshments. The editor of the Daily Evening News, who was by way also of being chief newsgatherer of that dependable and popular journal, came up the street from the corner below and halted outside the fence.

"Howdy, gentlemen!" over the palings he greeted them generally. "I've got some news for you-all. I came out of my way, going back to the office, to tell you." He singled out the Judge from the group: "Oh, you Veritas!" he called jovially.

"Sh-h-h, Henry, don't be a-callin' me that," spoke up Judge Priest with a warning glance about him and a heavy wink at the editor. "Somebody that's not in the family might hear you and git a false and a misleadin' notion about the presidin' Circuit Judge of this district. Whut's your news?"

"Well," said Mr. Tompkins, "Quintus Q. Montjoy is withdrawing from the race for state senator."

"Quits, does he?" echoed Judge Priest. "Well, do you boys know, I ain't surprised! I've been lookin' fur him to do somethin' of that nature fur the last two hours. I wonder whut delayed him." He addressed the query to space.

"He gives some reasons—maybe, yes?" asked Mr. Felsburg, releasing Mr. Houser's hand, which he had been shaking with an explosive warmth.

"Oh, yes," said Editor Tompkins, "I suppose he felt as if he had to do that. The principal reason he gives is that he finds he cannot spare the time from his business interests for making an extended canvass—and also his repugnance at engaging further in a controversy with a man who so far forgets himself as to resort to physical violence in the course of a joint debate upon the issues of the day. That's a nice little farewell side-slap at you, Houser.

"But I gleaned from what I picked up after I got over to Montjoy's, in answer to his telephone message asking me to call, that there may have been other reasons which are not set forth in his card of withdrawal," continued Mr. Tompkins. "In fact, about the time I got over there—to his house—Hod Maydew arrived in a free state of perspiration and excitement—Hod's been up in Louisville on business, you know, and didn't get in until the two-thirty train came—and I rather gathered, from what he said a little bit ago to Quintus Q. in the privacy of the dining room while I was waiting in the library, that he was considerably put out about something. His voice sounded peeved—especially when he was calling Montjoy's attention to the fact that even if he should win the race now, he wouldn't be able to take the oath of office. Anyhow I think that's what he was saying.

"Say, Judge, just for curiosity now and strictly between ourselves — just what was the message, or whatever it was, that you sent over to Montjoy right after dinner? I overheard something about that too."

"Oh, that?" said the Judge as all eyes turned in his direction. "That was jest a spare copy of the code that I happened to have round the house—with a page in it marked and turned down."

"The code—what code?" Mr. Tompkins pressed the point like the alert collector of news that he was.

"The Code and the Statutes—with the accent on the code," answered the old Judge simply. "Although, speakin' pussonally, I pay more attention to the statutes than some folks do. In fact, it would seem like some persons who are reasonably well informed on most subjects - ancestors, fur instance—ain't never took the time to peruse them old statutes of ours with the care they should give to 'em ef they're aimin' to engage in the job of bein' a statesman." He faced his nephew. "Tobe, my son, this oughter be a great lesson to you—it's a work that'll bear consid'able study frum time to time. I'm afeared you ain't as well posted on the subject as you should be. Well, this is a mighty good time to begin. You kin take your first lesson right now."

He stooped and lifted the lid of the croquet box.

"I put my other copy here jest a little while ago, thinkin' somebody might be interested later on in its contents," he explained as he ran through the leaves until he came to a certain page. Upon that page with a blunt forefinger he indicated a certain paragraph as he handed the tome over to his nephew.

"There, Tobe," he ordered, "you've got a good strong voice. Read this here section—aloud."

So then, while the others listened with slowly widening grins of comprehension upon their several faces and while Judge Priest stood alongside, smiling softly, young Tobe read. And what he read was this:

"OATH TO BE TAKEN BY ALL OFFICERS—FORM OF. Members of the General Assembly and all officers, before they enter upon the execution of the duties of their respective offices, and all members of the bar, before they enter upon the practice of their profession, shall take the following oath or affirmation: I do solemnly swear—or affirm, as the case may be—that I will support the Constitution of the United States and the Constitution of this Commonwealth, and be faithful and true to the Commonwealth of Kentucky so long as I continue a citizen thereof, and that I will faithfully execute, to the best of my ability, the office of ———— according to law; and I do solemnly swear—or affirm—that since the adoption of the present Constitution, I, being a citizen of this State, have not fought a duel with deadly weapons within this State, nor out of it, nor have I sent or accepted a challenge to fight a duel with deadly weapons, nor have I acted as second in carrying a challenge, nor aided or assisted any person thus offending, so help me God."

Having read it through aloud, young Houser now reread it all silently and to himself. He was rather a slow-thinking and direct-minded person. Perhaps time was needed for the full force and effect of the subject matter to soak into him. It was Mr. Tompkins who spoke next.

"Judge Priest," he said, "what do you suppose those two fellows over at Montjoy's are thinking about you right now?"

"Henry," said the Judge, "fur thinkin' whut they do about me I reckin both of them boys could be churched."

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But these new Abbott-Detroit models will appeal to you not only because of the beauty of their lines—but because of their truly superb operative qualities.

The Continental motor, built especially for these cars, is smooth running, noiseless, abundantly powerful and amazingly flexible. From two miles an hour to fifty is its high gear range and it accomplishes either of these extremes with remarkable ease.

The spring suspension is peculiar to Abbott-Detroit cars—insuring an absence of vibration or road shocks that will be a revelation to you the first time you experience it.

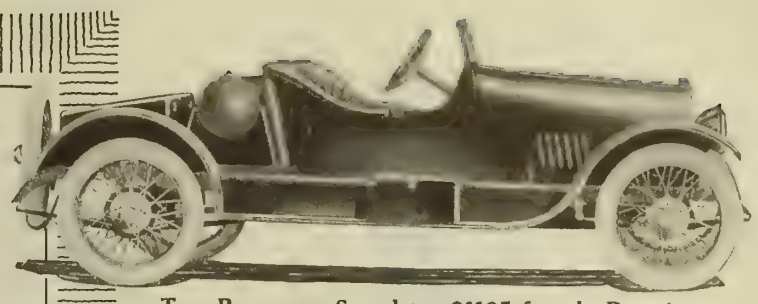
And the rest of the car—the electrical equipment—the extreme roominess of the body—the richness and beauty of the finish—the many little exclusive features that you don't find on other cars—all stamp it as a worthy addition to the royal family of Abbott-Detroit cars.

We want you to see this new Abbott-Detroit Six in its four body styles. We want you to ride in it—to drive it—to investigate it thoroughly.

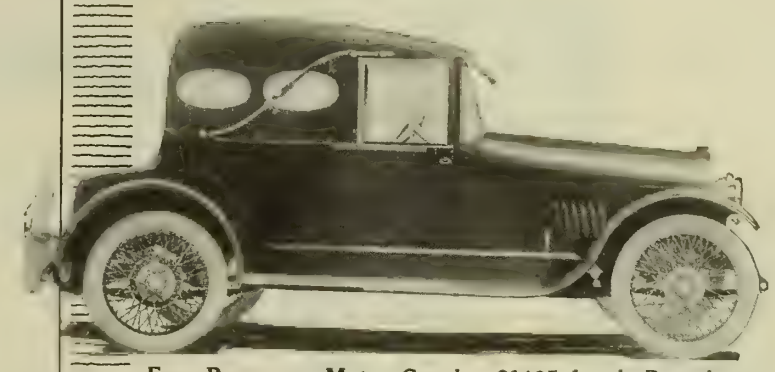
If there isn't an Abbott-Detroit dealer in your locality write us about it.

Let us at least send you the new—beautifully illustrated catalogue.

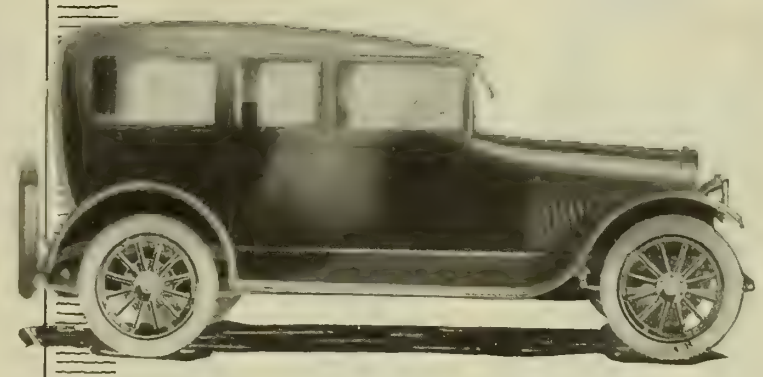
Consolidated Car Co., Detroit, Michigan



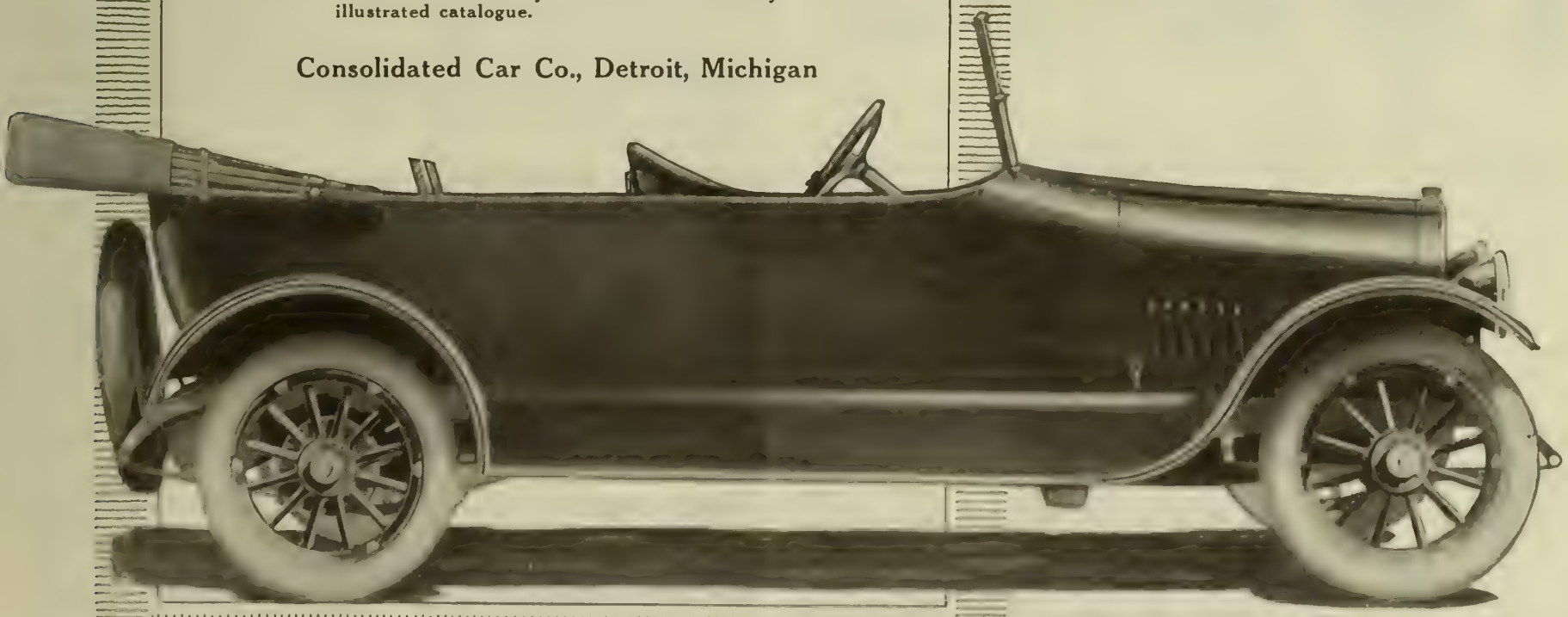
Two Passenger Speedster $1195 f. o. b. Detroit
Finish bright Red with Cream Colored Wire Wheels



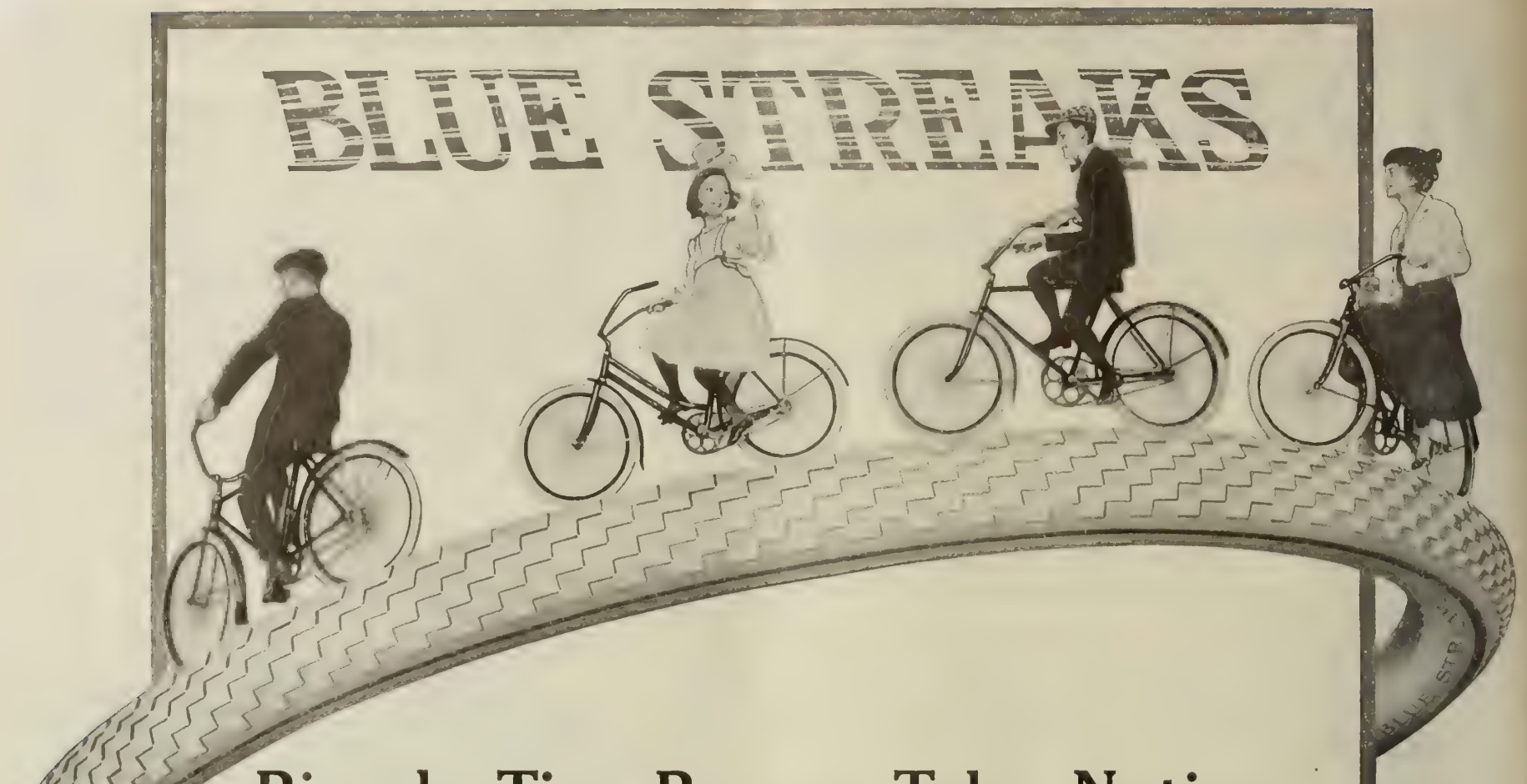
Four Passenger Motor Coach $1495 f. o. b. Detroit
Open type Top and Windshield $1250 " "
Finish deep Black with Cream Colored Wire Wheels



Five Passenger Touring Sedan $1795 f. o. b. Detroit
Finish deep Black with Cream Colored Wheels



Seven Passenger Touring Six $1195 f. o. b. Detroit
Finish deep Black with Cream Colored Wheels



Bicycle Tire Buyers Take Notice

A Standard Quality and Standard Price Established at last

As a concrete illustration of the Goodyear policy of keeping faith with the public—here is a definite, positive saving of $3,000,000 to $5,000,000 per year offered the Bicycle Tire buyers of America.

The bicycle business in America has been in existence for more than twenty-five years.

And yet, never before, has there been one standard of quality in bicycle tires at one standard price.

More than a thousand brands of bicycle tires are marketed in this country today.

No man has known heretofore what price he ought to pay in order to get the best.

He has been asked to pay, and has paid, $3, $3.50, $4, $4.50, $5, and even more per tire.

But he need not now pay a cent more than $2.50.

That is now the standard price for the highest standard of quality—$2.50 for the guaranteed Goodyear Blue Streak Single Tube Bicycle Tire.

This Goodyear policy of one tire, one brand, one quality, one guarantee, and one price will cut off, at a stroke, an unnecessary expense of more than $3,000,000, which American bicycle tire buyers have paid for years.

The Goodyear Tire & Rubber Company neither asks nor expects praise or approval for this action.

In establishing this standard price to Bicycle Tire buyers, we actually serve our own best interests.

We strengthen our own self-respect; we win the respect of the tire buyer; and we are repaid a thousandfold for doing what is merely right.

No one in particular has been to blame for this abuse. It was a condition which grew up because public and trade alike seemed to demand a multiplicity of tire brands.

Years ago Goodyear began cutting down the number of its brands, fighting trade conditions in order to do it.

And now the fight is ended.

You can go to any Goodyear dealer anywhere—and there are more than 7,000 of them—lay down $2.50, and **know** that you are getting the best bicycle tire value the world offers.

The Goodyear Blue Streak is guaranteed to you and to the dealer to give satisfactory service or be replaced with a new tire free.

Never again—no matter what the argument or conditions—pay a penny more than the Blue Streak price.

You can always tell the Goodyear by its beautiful white tread, with the Blue Streaks on each side.

Just say flatly: "I want that handsome Goodyear Blue Streak; and I won't pay more than the Blue Streak price."

And that will settle it!

GOODYEAR
AKRON
Bicycle Tires

The Goodyear Tire & Rubber Company
Akron, Ohio

LITERATURE ON THE JOB

(Continued from Page 23)

Some of the business books are issued by houses publishing general books. Others are issued by large concerns making a specialty of technical books in certain fields—insurance, electricity, engineering; but many good business books, particularly those on subjects not yet very well supplied with literature, are published obscurely.

Trade journals will bring out one or two volumes each year, as reprints of articles that have been run serially. Business houses stumble on a much-needed book, as in the case some years ago where a company making armatures, starting a series of leaflets giving directions for taking care of its apparatus, evolved an elementary book on electrical machinery that had a wide commercial sale. Authors themselves publish technical books, and some come from foreign countries.

To get in touch with all these works and select what one needs calls for system. To add to the difficulties, publishers of business books are as yet unorganized and booksellers who specialize in them are few. The publisher of general books submits copies of his latest publications to libraries and regular customers, letting them examine, choose what they want and return the rest; but the publisher of business books hesitates to render such service. General books are regularly listed in catalogues by subjects, cross-indexed; but business books entered in such lists are often grouped in misleading ways.

Every worker has his own personal needs in books. If he is a shop hand or a clerk perhaps a few works on machine operations or selling methods will do. If he has ambitions he will read more widely, going in for books on management, materials, the ways in which things are done, the processes by which goods he handles are made. If he is a manufacturer, say, of something like electrical apparatus, he can easily find the more obvious books in his field, because most of them are published by a few well-known concerns. If he is a broad man, however, anxious to increase his business, he will want to read books about advertising, distribution, export trade, office methods, efficiency, and so on; and some of these subjects will lead him into general books—employers' liability, minimum wages, and that sort of thing. So he will have to do considerable scouting for books, just as he scouts for employees and customers.

One of the best ways to get in touch with what is printed is the Catalogue of Copyright Entries, published at Washington several times a week and sent to anybody for a nominal subscription price—a dollar or so yearly. This is valuable, because it lists everything copyrighted, with a brief description. Not only the latest standard work on a business topic is announced but many things that would never find their way into a bookstore. The general manager of a factory may write a series of leaflets on a process, to educate customers, or a sales manager issue a series of ginger talks to his men on the road. For protection they enter them under copyright, and a worker in some kindred field, instantly recognizing the value of that material to himself, may be able to secure it by personal request. This Catalogue of Copyright Entries is constantly turning up material in newspapers and trade journals that a worker is not apt to see, and is a perfect mine of possibilities for anybody who learns to use it skillfully.

Lists of Special Books

Then, the growing interest in business books has led to an organization known as the Special Libraries Association, made up of librarians in charge of libraries maintained by banks, insurance companies, factories, stores, public-service corporations, and the like. Such special libraries are constantly growing in number, size and practical use, and the librarians in charge of them meet regularly to compare notes on business books and help each other run down the best. The association publishes a monthly journal called Special Libraries, issued at the State Library, Indianapolis, Indiana. In back issues of this journal can be found lists of standard business books on which to found a special working collection, grouped by subjects, like advertising, salesmanship, accounting, and so on. Representative lists of business books have also been published by public libraries in Brookline, St. Louis and San Francisco.

Uncle Sam, with his yearly output of five thousand books and pamphlets, is worth watching for good works, for his many departments are constantly turning up technical and statistical information of direct use to business, and nobody gives more value for the money than Uncle Sam. The different states also publish much good material, especially on soil products, fibers, minerals, and so on—things for which they are noted.

If an advertising man or a produce dealer is interested in apples, for instance, no better work can be found than that compiled by the state of New York and sold at cost to anybody who wants it. Reviews of business books are found in trade journals, and information about them crops up in odd places. It may take a business man some time to find what he wants, and the hunt calls for intelligence and imagination as well as patience; but it pays to scout for books that facilitate and broaden one's work.

Trailing the Soerakarta

The best printed tools for many workers are found in maps, atlases, gazetteers, directories, yearbooks, and similar reference works.

A sudden turn in the war, for instance, sent an excited man to the Newark business branch to see what was known about a ship called the Soerakarta, bound for somewhere in Java. Local shipping men knew nothing about her. Here is what a trained librarian found for him in one commercial newspaper, four directories and an atlas—all printed information:

Journal of Commerce, New York: "Dutch steamer Soerakarta left Norfolk, Virginia, on December first, bound for Tandjong Priok and Sourabaya."

Directory of Shipowners, Shipbuilders and Marine Engineers: "The Soerakarta is owned by William Ruys and Zonan, of Rotterdam. This company owns a fleet of eight mail and twenty-two cargo steamers. The Soerakarta has a gross tonnage of 6928, net tonnage, 4384; was built in 1913 at Flushing, Holland; is equipped with wireless, and has a speed of thirteen and one-half knots an hour."

Shipping World Year Book: "Sourabaya is in the island of Java, as is Tandjong Priok." Latitude, longitude, exports, imports, harbor depths, wharf facilities, dry docks, pilotage charges and other information were compiled for each port.

Exporters' Encyclopedia gave a list of twelve New York concerns doing business with those ports and having facilities for discount and collection there, as well as regulations governing consular papers, weights, marks, and so on, affecting shipments.

Kelley's Directory of Merchants, Manufacturers and Shippers of the World gave the Chamber of Commerce and Lloyds' agent at Sourabaya, as well as a list of its merchants, banks, importers, and so on.

Philip's Mercantile Marine Atlas of the World gave a chart showing canal connection between Tandjong Priok and Batavia, with distance from New York to Sourabaya via Suez, average sailing time, and so on.

This is the sort of information the reference shelves yield; and it is not too much to say that the average business concern could greatly improve its shipping facilities, both at home and abroad, by improving its equipment of reference works. Questions of precisely this sort are asked every day at the Newark branch by business men who have spent hours in vain wandering for information, simply because they never thought that it could be found in books, and who come to the library as a last desperate resource.

One day a man came in and asked for the telephone directory of a certain city in New York. A complete file of telephone directories forms part of the working equipment. When the book was handed to him he turned the pages a moment, then laid it down and started silently for the door. On his face was an expression librarians soon learn to know.

"Well, I didn't expect to get any information out of a book!" it said.

"Did you find what you wanted?" asked the librarian tactfully; and after another question or two went straight to his information.

The man wanted facts about a macaroni manufacturer in that city, and a grocery

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Rates from $1.50 a day

CLEVELAND
700 Rooms 700 Baths
Rates from $2.00 a day
300 room addition now building

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800 Rooms 800 Baths
Rates from $1.50 a day
200 room addition building

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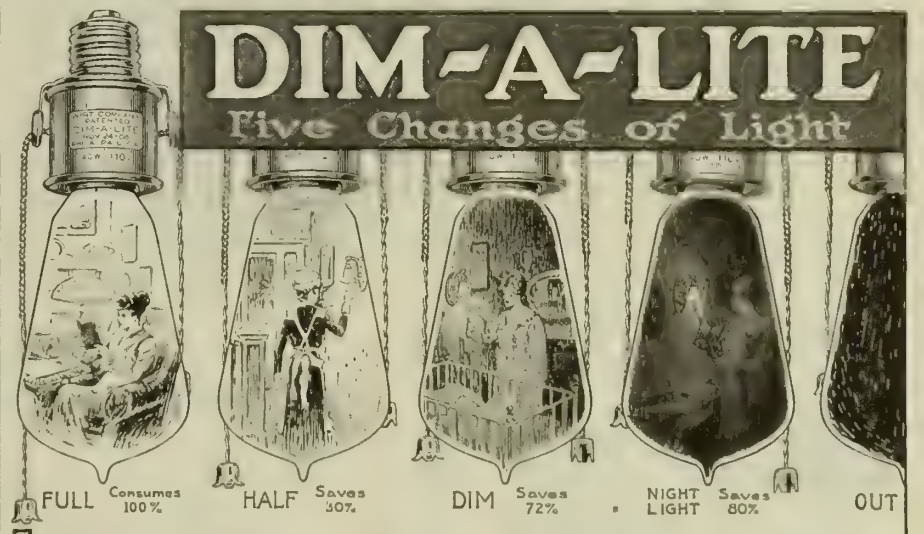
He gets it every time at a Hotel Statler—or as nearly every time as humanly-rendered service can make it.

Hotels Statler are called "the complete hotels" because to their complete equipment is added a complete service—*Hotel Statler Service.*

Every—*every*—Hotel Statler room has private bath; outside light and air; circulating ice water; writing desk with plenty of stationery, etc.; local and long distance telephone; pin cushion, with needles, thread, buttons, etc.; candle for low night-light, and numerous other unusual conveniences. Morning papers delivered free to every guest room.

Hotels Statler lobbies and public rooms are cheerful, luxurious and comfortable.



Turn Down Your Electric Lights

The last word in electric-light comfort—ability to regulate the light!

A subdued glow for the bedroom, a glimmer for the nursery, a night-light in bath and in hallway for late home-comers, a soft radiance for cozy corner, porch and fireside you have wished for such lighting luxury ever since you used electricity.

Now you can have it! The

THIS IS IT

DIM-A-LITE

gives five changes of light from "full" to "out" by a silent pull of the regulating chain. Not a lamp, but a neat, compact regulator that cannot break or burn out. Screw it into any socket; use with your regular bulbs. Saves from 30 to 80 per cent. by Government test, according to degree of turn-down. "Night-light" current costs but a fraction of a cent per night. Let your dealer demonstrate the Dim-a-lite for you.

Portable Dim-a-lite (No. 23), illustrated	$1.00
Portable Dim-a-lite (No. 24), with shade holder	1.25
Standard Chain Pull Dimming Socket (takes place of the ordinary fixture socket)	1.50

No. 23

WIRT COMPANY, 5516-24 Lena St., Philadelphia, Pa.

"Modern Home Lighting" mailed free on request.

Unconditional Five Year Guarantee

East Gives to West Her Best All-Around Food

Through the advent of Dromedary Dates the whole world lives next to the "Garden of Eden." Eating the plump, mellow, sugar-laden Dromedary Dates is like eating dates freshly picked in far-off Arabia.

Take this gift the East offers *you*. Dates are most easily digested. Dromedary Dates belong in your daily menu just as much as eggs and meat. Learn to know this dust-proof, sealed package. Learn to know Dromedary Dates as a food as a dainty. Send for Free Prize Cook Book about date dishes and how to prepare them.

10c Cookie-Cutter FREE Send us your name and address and the name of your grocer and 5c (stamps or coin) partially to pay postage and packing and we will send you a "One-Cake" size package of Dromedary Cocoanut, our new product, a Dromedary Cookie-Cutter and a Cocoanut Recipe Book.

THE HILLS BROS. CO., Dept. K, 375 Washington St., New York

Dromedary Dates received Gold Medals, highest awards, at San Francisco & San Diego Expositions

Sally Cross Greets You

I am not rich, so at first I have to take a little space to tell you about my great discovery,

JAMALADE

which many say is better than marmalades, jellies or jams. I get the pure honeys of orange blossoms, apple buds and sweet white clover, all different in flavor, blend them with fresh ripe fruit, cook them in a little secret way, and you never tasted anything quite so good as JAMALADE. 8 oz. jar 15c, 16 oz. 25c. Until your nearest fine grocer carries it, I will prepay charges on assortments of $1.00 or over.

Sally Cross, Inc., Route 2B, Providence, R. I.

the Cross mark

SUCCESS TAUGHT BY MAIL Use Your Spare Time Earn While You Learn

The best system for beginners. A perfection course for stenographers. Highest world's records for speed and accuracy and a greater number of court reporters than any other system in the last ten years. Instruction by mail; satisfaction guaranteed. Write for FREE catalog.

Success Shorthand School, Suite 21A, Schiller Bldg., Chicago, Ill.
W. L. JAMES, *Chief Instructor*

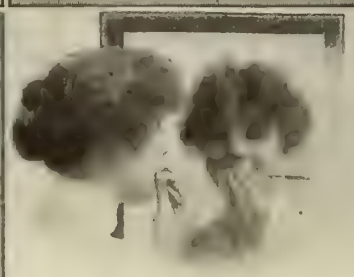
We Want Your Boy

We desire to give him a chance to earn as much spending money as you are willing that he should have and at the same time to get an experience which will be of inestimable value later in life. It won't interfere with his school work.

Thousands of other boys will do the same thing—in fact they are doing it now, selling *The Saturday Evening Post*. If he'll write to us, we'll tell him all about it.

Sales Division, Box 227

The Curtis Publishing Company, Phila.



The Most Valuable Minutes

Nothing means more to your continued happiness than the time you devote to the care of your teeth.

You can make every minute of tooth-brushing time count—if you visit your dentist twice a year, and three times a day use either

Dr. Lyon's PERFECT Tooth Powder OR Dental Cream

Send 2c stamp today for a generous trial package of either Dr. Lyon's Perfect Tooth Powder or Dental Cream.

I. W. Lyon & Sons, Inc.
522 West 27th St.
New York City

trade directory gave his name, address, rating and products.

Maps are so important in a business library that this Newark branch has almost one map for every two books, and interesting map problems are being solved daily.

A man in New Jersey had a mine in Virginia. He wanted to sell it, but there was danger of litigation over the boundaries. Comparison of his information about his mine with a good map at the library showed that his information contained an error. When this was straightened out the mine could be sold.

A Newark manufacturer held a prize contest. One competitor who won wrote from South Africa, but nobody seemed to know whereabouts in the colony he lived, for his post office was not given in any atlas. At the library it was quickly located on a fine German map—a small army post.

In lines like real estate, of course, maps are indispensable. Yet the value of a good collection of large, recent maps is so great that many real-estate men bring customers to the Newark business library to show property and make sales.

Maps are excellent bargains too. Uncle Sam publishes many at a cost so low that it seems ridiculous. For five cents one can buy a sheet of the Geological Survey Sectional Map of the United States, which shows a township in such complete detail that even individual farmhouses are indicated; and the same is true of soil-survey maps, mineral maps, coast and harbor charts, and so on. The rural delivery county maps of the United States are business tools as valuable as they are unknown to most business men. Maps of wonderful completeness, reasonable in cost, are also published by European houses.

In running down maps and charts there are numerous guides. What Uncle Sam has to sell is listed in catalogues obtainable from the Public Printer, Washington, District of Columbia, and new maps are described in a monthly catalogue of United States documents, also sent by the Public Printer on a subscription basis for a reasonable price. The different states publish many maps, and these can be kept track of through a monthly list of state publications issued by the Library of Congress.

South American, French, German, English and other foreign maps are all listed in works that enable the person interested in any division of the world to keep track of new ones. The best all-round list is an English work, the Guide to Geographical Books and Appliances, published in London and sold for a dollar and a half, which enumerates maps and atlases dealing with topography, geology, climate, crops, and the like.

Directories and year books contain much business information about industries, trades and individuals. They range from the telephone books and city directories down to special lists for each line of business.

The Newark librarians have found that it pays to stock printed matter before people demand it. If they waited until demand came, for instance, they would never have had directories of the trades and industries or of European cities; but they put these on the shelves, because they believed the business community could use them. And here is about what happens:

A business man steps into the business branch to consult the Newark city directory—about the least imaginative use anybody could make of a public library. While there he notices that there are other directories—one of Berlin; one of the silk trade. By and by he will want to look up somebody in the silk trade and comes for information again.

Sooner or later that business man walks in with his secretary or a stenographer, goes over the different rows of shelves and files of maps with her, points out things he thinks will be useful to him, and thereafter, when he wants information, sends the girl, just as he would send her to the bank, or telephones the library himself.

In a general way that is good policy for the working library of a business man or business house—laying in printed matter before definite ways of using it have developed. Make good tools available and they will suggest their own uses.

Another good policy that might be copied in the same way is that of leading people to use business books when they are in stock. The Newark librarians canvass the town for people who want to know things. They go to the post office, the ticket office, the telegraph company, the drug store, and say: "When people come here to ask questions, send them to us—you don't like to be bothered with questions and we do."

Every day the printed word is becoming more necessary in business. Well chosen and skillfully organized, it is a trustworthy and inexpensive addition to the pay roll. A very good rule for its use is: "Never set a man or woman to do what a book or map can do better and more cheaply."

WHAT IS COMING

(Concluded from Page 7)

The concluding phase of a process of general exhaustion must almost inevitably be a game of bluff. Neither side will admit its extremity. Neither side, therefore, will make any direct proposals to its antagonists nor any open advances to a neutral. But there will be much inspired peace talk through neutral media, and the consultations of the anti-German allies will become more intimate and detailed. Suggestions will "leak out" remarkably from both sides, to journalists and neutral go-betweens. The Eastern and Western Allies will probably begin quite soon to discuss a *Zollverein* and the coördination of their military and naval organizations in the days that are to follow the war. A general idea of the possible rearrangement of the European states after the war will grow up in the common European and American mind; public men on either side will indicate concordance with this general idea, and some neutral power will invite representatives to an informal discussion of these possibilities. Probably, therefore, the peace negotiations will take the extraordinary form of two simultaneous conferences: one, of the Pledged Allies, sitting probably in Paris or London; and the other, of representatives of all the combatants, meeting in some neutral country—probably Holland will be the most convenient—while the war will still be going on. The Dutch conference will be in immediate contact by telephone and telegraph with the Allied conference and with Berlin.

The broad conditions of a possible peace will begin to get stated toward the end of 1916, and a certain lassitude will creep over the operations in the field. The process of exhaustion will probably have reached such a point by that time that it will be a primary fact in the consciousness of common citizens of every belligerent country. The common life of all Europe will have become—miserable. Conclusive blows will have receded out of the imagination of the contending powers. The war will have reached its fourth and last stage as a war. The war of the great attack will have given place to the war of the military deadlock; the war of the deadlock will have gone on, with a gradual shifting of the interest to the war of treasons and diplomacies in the Eastern Mediterranean; and now the last phase will be developing into predominance, in which each nation will be most concerned, no longer about victories or conquest but about securing for itself the best chances of rapid economic recuperation and social reconstruction. The commercial treaties, the arrangements for future associated action, made by the great Allies among themselves will appear more and more important to them, and the mere question of boundaries less and less. It will dawn upon Europe that she has already dissipated the resources that have enabled her to levy the tribute paid for her investments in every quarter of the earth, and that neither the Germans nor their antagonists will be able for many years to go on with those projects for world exploitation which lay at the root of the great war. Very jaded and anæmic nations will sit about the table on which the new map of Europe will be drawn. Each of the diplomatists will come to that business with a certain preoccupation. Each will be thinking of his country as one thinks of a patient of doubtful patience and temper who is coming to out of the drugged stupor of a crucial, ill-conceived and unnecessary operation. Each will be thinking of Labor, wounded and perplexed, returning to the disorganized factories from which Capital has fled.

Editor's Note—This is the second of Mr. Wells' prophetic articles. The third will appear in an early number.

TIMKEN
ROLLER BEARINGS

Even Billy Knew

A Scene from a Familiar Drama

DRAMATIS PERSONÆ

ROBERT PIERCE, prospective buyer
.....*Any Business Man*

HELEN PIERCE, his wife.....
.....*Any Average Woman*

BILLY PIERCE, his son, *A Typical Boy*

CHARLES KELLOGG,.....
A composite of 40,000 dealers

SCENE—Dealer's Show Room. TIME, any day in the year. Pierce family and dealer discussing features of car, following demonstration trip.

Billy—(Putting his hand on the front hub) Got Timken Bearings in here? You didn't say so in your ads.

Kellogg—(Scratching his head) Thought they were given in our specifications. Well, they're in the car, all right. (Turning to Mr. Pierce.) Your boy seems to be wise to the big things in motor cars.

Pierce—Yes, he's the best posted one in the family—but I'm just as much concerned about bearings as he, and I'd have asked about them if he hadn't.

Mrs. Pierce—Why are Timken Bearings so important?

Billy—(Eagerly) Let me tell her.

Kellogg—(With a grin) All right, young man, what's the reason?

Billy—'Cause they do all the things any other bearings will and they last a lot longer while they're doin' 'em.

Kellogg—You see, Mrs. Pierce, the bearings in a motor car must do a number of things. Their original function, of course, is to eliminate friction.

Billy—(Interrupting) Sure! If the axles and insides of the hubs were grindin' away on each other, they'd be hard to turn, and they'd get hot as the dickens, and wear out awful fast. So they put bearings in there, an' the wheels roll 'round on 'em, easy as anything.

Mrs. Pierce—That's all clear, but why are Timken Bearings better than others?

Kellogg—Because they not only eliminate friction, but carry the weight of car and passengers and meet end-thrust as well.

Mrs. Pierce—What is "end-thrust"?

Billy—It's what makes you think you're gonna slide off the seat when you go whizzin' 'round a corner. Just think of all that weight tryin' to shove the axle ends right through the wheels sidewise!

Pierce—You've overlooked one thing, Billy—there are different kinds of bearings. Any of them reduce friction, but some can't stand end-thrust at all: Timken Bearings do both.

Kellogg—(Taking two bearings from his display board) Let me show you, Mrs. Pierce, what your husband means. You notice in this Timken Bearing it makes no difference whether the weight presses straight down or from the side. In this other bearing the side pressure would quickly wear the parts out of shape or push them out of place, because the bearing will carry only a straight downward pressure.

Billy—(Breaking in again) Besides that, Timken is the only kind of bearing you can make as good as new just by pushin' the parts closer together.

Kellogg—That's a big point, Billy. Timken Bearings not only show less wear after thousands of miles of hard service, but what little wear there is can be entirely corrected by this simple adjustment. Other types of bearings, when worn, must be replaced.

Pierce—I've heard enough about bearing troubles from some of my friends. I won't take any chances in *my* car.

Kellogg—Well, any bearings that stand up on front axles and outlast the car ought to satisfy you. Timken Bearings have been doing that ever since the first days of motor cars.

Billy—Yes, and "front-wheel service is the test that makes or breaks."

Kellogg—(Laughing) Your boy certainly reads advertising, Mr. Pierce!

Mrs. Pierce—Why are the front wheels so important?

Kellogg—There's no other place in the car where bearings get such severe punishment. Timken Bearings are built to stand that extra hard service. You'll find it all explained in this book, "The Care and Character of Bearings."

Mrs. Pierce—I'm glad your car is well built, because it's a perfect beauty. I like the big seats and everything about it. I'm willing to take Mr. Pierce's and Billy's word for the things I can't see.

Billy—(Anxiously) Mr. Kellogg! How *many* Timken Bearings are there in your car?

Kellogg—(Pulling a little book out of his pocket) Here's the evidence on this page of "The Companies Timken Keeps."

Billy—(Reading aloud) "Timken Bearings in front and rear wheels, in the transmission, on the pinion shaft and at the differential." That's the stuff!

Kellogg—If you want a copy, write the Timken Company, either at Canton, Ohio, or Detroit, Michigan.

Billy—I'm satisfied, Dad; pay him now, and let's drive her home.

Pierce—(Producing check book) Shall I make this to your order, Mr. Kellogg, or to the Company?

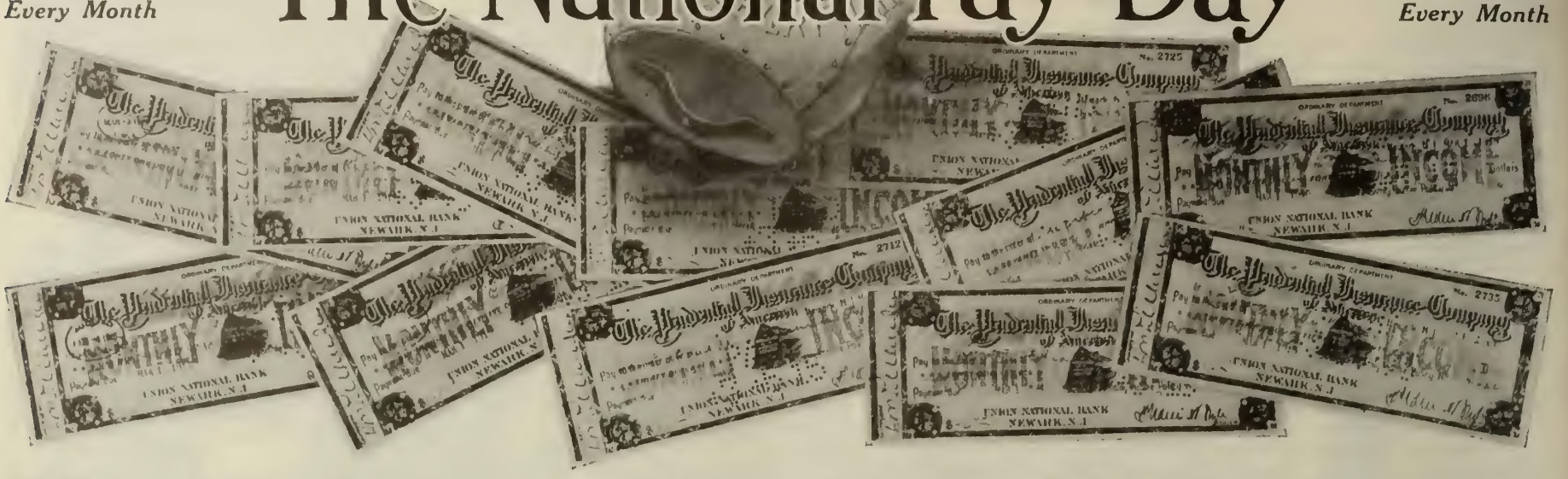
(Curtain)

Prudential Day

The National Pay-Day

The First of Every Month

The First of Every Month



What the Postman Brings Every Month—for Life

When you go away for a trip of a week or a month, do you not always leave ample provision for those at home during your absence? What in the event of your being called away on that longer journey—what then of *them?*

Will the little ones romp home from school some day to learn that their play days are over almost before they have begun?

Will your widow—educated to an income—be compelled to face a cold, unsympathetic world, the pawn of necessity—a world in which even the strong often fail as breadwinners?

Will the cozy home you have maintained be forever closed to them? Or—

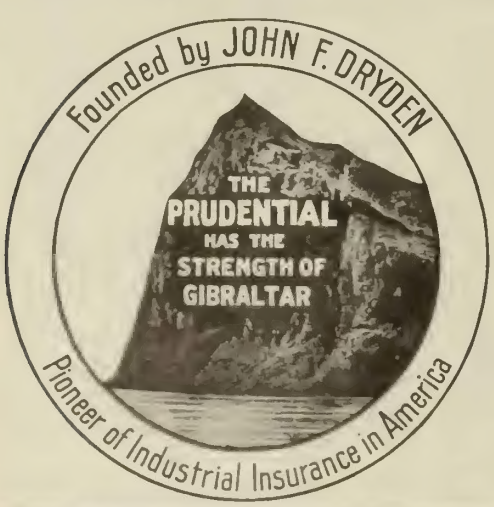
Will they be shielded from strife, misery, and deprivation by the fruits of your frugality and forethought—a regular income provided by a

Prudential Monthly Income Policy

"Insurance That Insures Your Insurance"

Your greatest obligation to your dependents is fulfilled when you take out one of these dividend-paying policies. It yields a rent-paying, debt-settling check on the first day of each and every month as long as they live. Or you may so arrange it that for twenty years or during your lifetime you may get these monthly income checks yourself. And by leaving this fixed income—an income guaranteed by Prudential millions—to be paid monthly, you are protecting your beneficiaries against the pitfalls of unwise speculation and investment, of generous impulse-lending, that often follow the receipt of "payment in full."

An insured man today means a secured family tomorrow. And what a sense of comfort and relief comes to the man who knows—no matter what may happen—



"They Will Be Well Provided For!"

Talk with the Prudential Agent in your town. Let him tell you about the various Prudential policies—all the best kinds of life insurance for the whole family, at low cost. Or write—TODAY—to

Department 140

The Prudential Insurance Company of America

Incorporated under the Laws of the State of New Jersey

FORREST F. DRYDEN, President — Home Office, Newark, N. J.

NEXT MAY, Newark will begin to celebrate its 250th anniversary, with pageantry, music, a great industrial exposition, and sports of all kinds.

The Prudential extends a cordial invitation to you to visit its Home Office when you are in or near Newark during the celebration.

Copyright, 1915, by The Prudential Insurance Company of America

"My Company!"

—the proud statement of every Prudential policyholder—the far-reaching effect of *Mutualization*, whereby policyholders are owners of this Company and entitled to draw dividends; the result of a vote by the stockholders of the Company, giving the directors authority to purchase controlling stock, *and turn it over to the policyholders.*

For the dollars and cents of these policyholders had developed a Company having its beginning in a basement office in 1875 to a point where, in 1915, its policies numbered over 13 Millions, and the amount of insurance in force was more than 2 Billion 700 Million Dollars!

Thus Prudential policyholders have acquired control of the Company, and beginning this year, will receive their proportion of the Company's earnings.

A Woman's Achievement

An interesting feature to many of our women customers is the fact that Snider's Catsup is prepared from an old-fashioned home recipe of a woman who lived in the South.

Her home was famed for its hospitality and among other foods was her catsup, which later became famous.

Time and vicissitudes wrought many changes, which brought about the commercializing of the much sought after catsup recipe, and the result was the Birth of Snider's Catsup.

Man has been unable to improve on the good woman's recipe; therefore, the same careful attention is given to the selection of sound, ripe tomatoes, spices and other ingredients and to the boiling down just so it is thick enough to have a snappy, appetizing flavor and retain a nice, rich color, making it sightly, thereby appealing to the appetite.

The good, hospitable woman had the satisfaction of seeing great success follow the home recipe her friends had so much enjoyed.

SNIDER CATSUP COMPANY

NEW YORK, U. S. A. CHICAGO, U. S. A.

COLUMBIA

RECORDS

Double-Disc

THE finest silver thread of music spun by the wizard bow of Ysaye—the tears and feeling in the tender depths of Fremstad's noble voice—the sheer magnificence of a thrilling orchestral *finale*—all these elusive tonal beauties are caught and expressed in Columbia Records, from the faintest whisper to the vastest tidal wave of sound. Volume—TONE—feeling—the most delicate shading of a theme are perfectly preserved and supremely present in every Columbia Record, an exquisite tone-perfection that does not vanish with use. You can test these exclusive qualities in a series of home recitals such as no concert audience is ever privileged to hear. Arrange your first recital *today*.

Columbia Records — Note the Notes

New Columbia records go on sale the 20th of every month.